

**Fill in this information to identify your case:**

Debtor 1 **Fitzroy Simeon Lewis**  
First Name Middle Name Last Name

Debtor 2 **Heather Ann Lewis**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **MIDDLE DISTRICT OF PENNSYLVANIA**

Case number **1:21-bk-00032**  
(if known)

☐ Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

#### Part 1: Summarize Your Assets

		Your assets Value of what you own
1. <b>Schedule A/B: Property</b> (Official Form 106A/B)		
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$	<b>66,644.50</b>
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$	<b>19,400.93</b>
1c. Copy line 63, Total of all property on Schedule A/B.....	\$	<b>86,045.43</b>

#### Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2. <i>Schedule D: Creditors Who Have Claims Secured by Property</i> (Official Form 106D)		
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$	<b>161,679.78</b>
3. <i>Schedule E/F: Creditors Who Have Unsecured Claims</i> (Official Form 106E/F)		
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....	\$	<b>0.00</b>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....	\$	<b>134,915.32</b>
<b>Your total liabilities</b>		<b>\$ 296,595.10</b>

#### Part 3: Summarize Your Income and Expenses

4. <i>Schedule I: Your Income</i> (Official Form 106I)		
Copy your combined monthly income from line 12 of <i>Schedule I</i> .....	\$	<b>5,246.27</b>
5. <i>Schedule J: Your Expenses</i> (Official Form 106J)		
Copy your monthly expenses from line 22c of <i>Schedule J</i> .....	\$	<b>5,021.04</b>

#### Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes
7. **What kind of debt do you have?**
- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Debtor 1 **Fitzroy Simeon Lewis**  
Debtor 2 **Heather Ann Lewis**

Case number (if known) **1:21-bk-00032**

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ **4,585.50**

9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

	Total claim
<b>From Part 4 on Schedule E/F, copy the following:</b>	
9a. Domestic support obligations (Copy line 6a.)	\$ <b>0.00</b>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <b>0.00</b>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <b>0.00</b>
9d. Student loans. (Copy line 6f.)	\$ <b>73,577.00</b>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <b>0.00</b>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ <b>0.00</b>
9g. <b>Total.</b> Add lines 9a through 9f.	\$ <b>73,577.00</b>

**Fill in this information to identify your case and this filing:**

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(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **MIDDLE DISTRICT OF PENNSYLVANIA**

Case number **1:21-bk-00032**

☐ Check if this is an amended filing

**Official Form 106A/B****Schedule A/B: Property****12/15**

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In****1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

☐ No. Go to Part 2.

☒ Yes. Where is the property?

1.1

**889 Tulpehocken Road**

Street address, if available, or other description

**Myerstown PA 17067-0000**

City State ZIP Code

**Lebanon**

County

**What is the property?** Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other \_\_\_\_\_

**Who has an interest in the property?** Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☒ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?****\$102,530.00****Current value of the portion you own?****\$66,644.50**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number:

**Value per market analysis - see attached.**

**(Co-owned with Magdalene Johnson, mother. Magdalene owns 35% interest in the property and the Debtors own 65%)**

**2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>****\$66,644.50****Part 2: Describe Your Vehicles**

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not?** Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 **Fitzroy Simeon Lewis**  
Debtor 2 **Heather Ann Lewis**

Case number (if known) **1:21-bk-00032**

**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

- ☐ No  
☒ Yes

3.1 Make: **Honda**  
Model: **Odyssey**  
Year: **2010**  
Approximate mileage: **195,000+**  
Other information:

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ **Check if this is community property**  
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?**

**Current value of the portion you own?**

**\$5,393.00**

**\$5,393.00**

3.2 Make: **Toyota**  
Model: **Sienna**  
Year: **2001**  
Approximate mileage: **250,000+**  
Other information:

**Who has an interest in the property?** Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ **Check if this is community property**  
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?**

**Current value of the portion you own?**

**\$1,511.00**

**\$1,511.00**

**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

*Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories*

- ☒ No  
☐ Yes

**5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>**

**\$6,904.00**

**Part 3: Describe Your Personal and Household Items**

**Do you own or have any legal or equitable interest in any of the following items?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**6. Household goods and furnishings**

*Examples: Major appliances, furniture, linens, china, kitchenware*

- ☐ No  
☒ Yes. Describe.....

**Furniture, appliances, tools, DVDS, books and lawn mower**

**\$1,675.00**

**7. Electronics**

*Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games*

- ☐ No  
☒ Yes. Describe.....

**TV, desktop computer and laptop**

**\$635.00**

**8. Collectibles of value**

*Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles*

- ☒ No



Debtor 1 **Fitzroy Simeon Lewis**  
Debtor 2 **Heather Ann Lewis**

Case number (if known) **1:21-bk-00032**

☐ Yes. Describe.....

**9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☐ No

☒ Yes. Describe.....

**Sewing machine and bow/arrows**

**\$40.00**

**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

☒ No

☐ Yes. Describe.....

**11. Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe.....

**Men and women's clothing**

**\$200.00**

**12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe.....

**Jewelry**

**\$50.00**

**13. Non-farm animals**

*Examples:* Dogs, cats, birds, horses

☒ No

☐ Yes. Describe.....

**14. Any other personal and household items you did not already list, including any health aids you did not list**

☒ No

☐ Yes. Give specific information.....

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....**

**\$2,600.00**

**Part 4: Describe Your Financial Assets**

**Do you own or have any legal or equitable interest in any of the following?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**16. Cash**

*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes.....

**Cash**

**\$300.00**

**17. Deposits of money**

*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

Debtor 1 **Fitzroy Simeon Lewis**  
Debtor 2 **Heather Ann Lewis**

Case number (if known) **1:21-bk-00032**

☒ Yes.....

Institution name:

17.1. **savings**

**Lebanon Federal Credit Union**

**\$400.00**

17.2. **checking**

**Fulton Bank**

**\$80.00**

17.3. **savings**

**PSECU**

**\$2,500.00**

17.4. **savings**

**PSECU**

**\$1,100.00**

17.5. **vacation**

**PSECU**

**\$0.00**

17.6. **checking**

**PSECU**

**\$0.00**

17.7. **checking**

**PSECU**

**\$0.00**

17.8. **checking**

**Lebanon Federal Credit Union**

**\$0.00**

**18. Bonds, mutual funds, or publicly traded stocks**

*Examples: Bond funds, investment accounts with brokerage firms, money market accounts*

☒ No

☐ Yes.....

Institution or issuer name:

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

☒ No

☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.

*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts**

*Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans*

☐ No

☒ Yes. List each account separately.

Type of account:

Institution name:

**403b**

**Fulton Financial Advisors**

**\$489.48**

**403b**

**Newport Group**

**\$2,612.55**

Debtor 1 **Fitzroy Simeon Lewis**  
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Case number (if known) **1:21-bk-00032**

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes. .... Institution name or individual:

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes..... Issuer name and description.

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☒ No

☐ Yes. Give specific information about them...

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them...

**27. Licenses, franchises, and other general intangibles**

*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them...

**Money or property owed to you?**

**Current value of the  
portion you own?**  
Do not deduct secured  
claims or exemptions.

**28. Tax refunds owed to you**

☒ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

**29. Family support**

*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information.....

**30. Other amounts someone owes you**

*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No

☐ Yes. Give specific information..

**31. Interests in insurance policies**

*Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☐ No

☒ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund  
value:

**The Cincinnati Life Insurance Company**

**\$0.00**

Debtor 1 **Fitzroy Simeon Lewis**  
Debtor 2 **Heather Ann Lewis**

Case number (if known) **1:21-bk-00032**

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

- ☒ No  
☐ Yes. Give specific information..

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

*Examples: Accidents, employment disputes, insurance claims, or rights to sue*

- ☒ No  
☐ Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

- ☒ No  
☐ Yes. Describe each claim.....

**35. Any financial assets you did not already list**

- ☒ No  
☐ Yes. Give specific information..

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

**\$7,482.03**

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

**37. Do you own or have any legal or equitable interest in any business-related property?**

- ☐ No. Go to Part 6.  
☒ Yes. Go to line 38.

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**38. Accounts receivable or commissions you already earned**

- ☒ No  
☐ Yes. Describe.....

**39. Office equipment, furnishings, and supplies**

*Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices*

- ☒ No  
☐ Yes. Describe.....

**40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**

- ☒ No  
☐ Yes. Describe.....

**41. Inventory**

- ☒ No  
☐ Yes. Describe.....

**42. Interests in partnerships or joint ventures**

- ☒ No  
☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**43. Customer lists, mailing lists, or other compilations**

- ☒ No.
- ☐ Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?
- ☒ No
- ☐ Yes. Describe.....

**44. Any business-related property you did not already list**

- ☐ No
- ☒ Yes. Give specific information.....

**Dust to Daylight, Inc. (non profit organization that donates funds to other non profit organization). Dust to Daylight, Inc. is owned by the Debtors. Since March 2019, Debtors have donated \$12,604.15 to the non profit (see Statement of Financial Affairs). The only assets owned by Dust to Daylight, Inc. are a checking and a savings account at Lebanon Federal Credit Union. Combined checking and savings account balances on the date of filing totaled \$2,414.90.**

**\$2,414.90**

**45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....**

**\$2,414.90**

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

- ☒ No. Go to Part 7.
- ☐ Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

**53. Do you have other property of any kind you did not already list?**

*Examples: Season tickets, country club membership*

- ☒ No
- ☐ Yes. Give specific information.....

**54. Add the dollar value of all of your entries from Part 7. Write that number here .....**

**\$0.00**

**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2 .....		<b>\$66,644.50</b>
56. Part 2: Total vehicles, line 5	<b>\$6,904.00</b>	
57. Part 3: Total personal and household items, line 15	<b>\$2,600.00</b>	
58. Part 4: Total financial assets, line 36	<b>\$7,482.03</b>	
59. Part 5: Total business-related property, line 45	<b>\$2,414.90</b>	
60. Part 6: Total farm- and fishing-related property, line 52	<b>\$0.00</b>	
61. Part 7: Total other property not listed, line 54	<b>\$0.00</b>	
62. Total personal property. Add lines 56 through 61...	<b>\$19,400.93</b>	Copy personal property total <b>\$19,400.93</b>
63. Total of all property on Schedule A/B. Add line 55 + line 62		<b>\$86,045.43</b>

# IRON VALLEY

## REAL ESTATE®

SELLER'S REPORT

889 Tulpehocken Rd, Myerstown, PA 17067



Presented by

**Nichole Shultz** | REALTOR®

Work: (717) 450-7768

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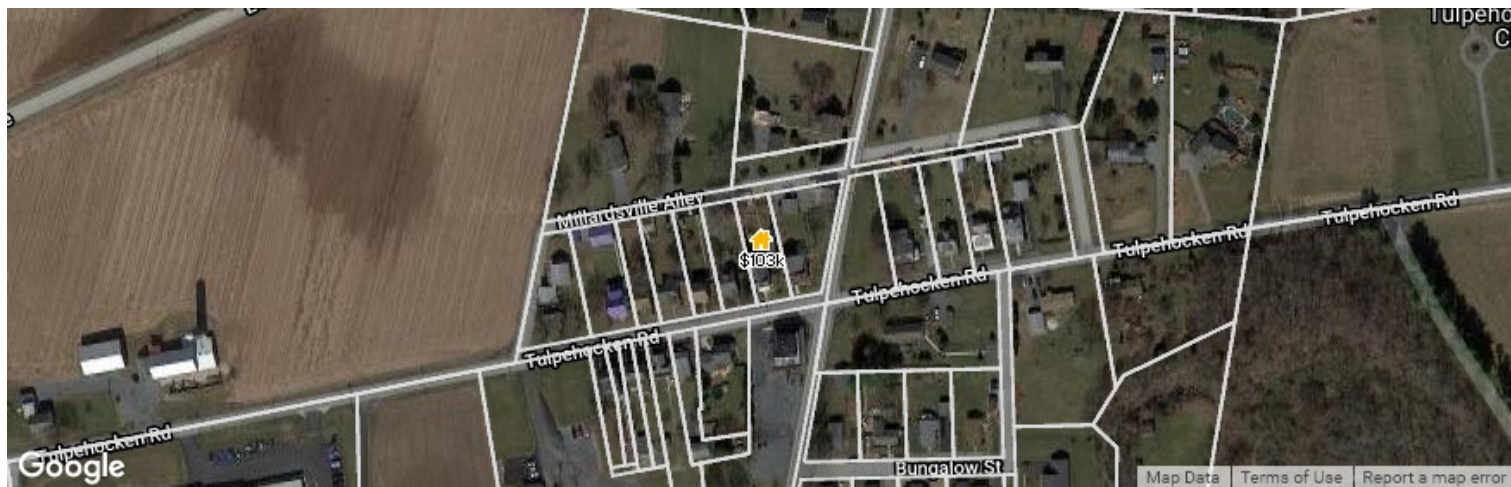
Other 1: [thehicksfamily2010@gmail.com](mailto:thehicksfamily2010@gmail.com)

Office: [nicholeshultzrealestate.com](http://nicholeshultzrealestate.com)

**Iron Valley Real Estate**

1958 Quentin Rd  
Lebanon, PA 17042

# 889 Tulpehocken Rd, Myerstown, PA 17067



Legend: 🏠 Subject Property

OFF MARKET

• Public Record

Current Estimated Value

**\$102,530**

Last RVM® Update: 11/25/2020

RVM® Est. Range: \$89,202 – \$115,858

RVM® Confidence: ★★★★★

📈 RVM® Change - Last 1 Month: \$40

➡ RVM® Change - Last 12 Months: –

*This analysis has not been performed in accordance with the Uniform Standards of Professional Appraisal Practice which requires valuers to act as unbiased, disinterested third parties with impartiality, objectivity and independence and without accommodation of personal interest. It is not to be construed as an appraisal and may not be used as such for any purpose.*

*This report contains data and information that is publicly available and/or licensed from third parties and is provided to you on an "as is" and "as available" basis. The information is not verified or guaranteed. Neither this report nor the estimated value of a property is an appraisal of the property. Any valuation shown in this report has been generated by use of proprietary computer software that assembles publicly available property records and certain proprietary data to arrive at an approximate estimate of a property's value. Some portions of this report may have been provided by an RPR user; RPR is not responsible for any content provided by its users. RPR and its information providers shall not be liable for any claim or loss resulting from the content of, or errors or omissions in, information contained in this report.*

# Home Facts

Home Facts	Public Facts	Listing Facts	Realtor Refinements
Property Type	Single Family Residence	-	-
Property Subtype	Single Family	-	-
Bedrooms	-	-	-
Total Baths	2	-	-
Full Baths	2	-	-
Partial Baths	-	-	-
Living Area (sq ft)	2,208	-	-
Lot Size	0.25 acres	-	-
Lot Dimensions	10890 SF	-	-
Year Built	1930	-	-
Heating	Hot Water	-	-
Cooling	None	-	-
Basement	Partial Basement	-	-
Exterior Walls	Siding (Alum/Vinyl)	-	-
Number of Stories	2+AB	-	-

## Homeowner Facts

Owner Name (Public)	Lewis, Fitzroy S; Lewis, Heather A; Johnson, Magdalene
Mailing Address	889 Tulpehocken Rd Myerstown PA 17067-2246
Vesting	Et al (and others)
Owner Occupied	Yes



## Extended Home Facts



Legend: 🏠 Subject Property

### Interior Details

**Heating Fuel Type** Wood

### Exterior Details

**Lot Size - Square Feet** 10890 sq ft  
**Lot Size - Acres** 0.250 ac

### Location Details

**Walkability Score** (out of 5) Overall: 1.2 | Amenity: 1.2 | Leisure: 1.3

### Schools (based on location)

**High School** Eastern Lebanon County Senior High School  
**School District** Eastern Lebanon County School District

### Property History

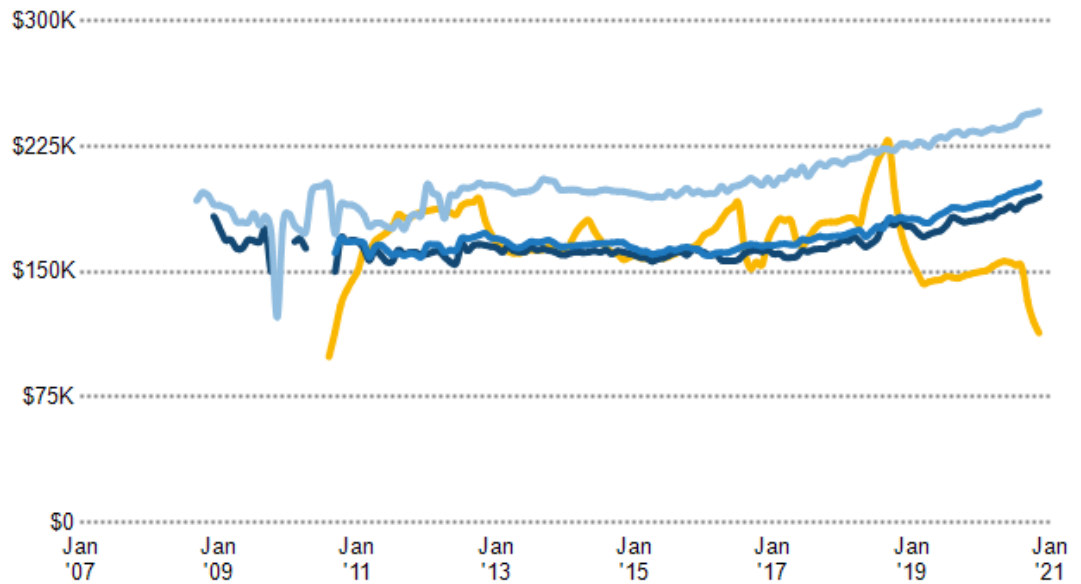
#### Median Estimated Home Value

This chart displays property estimates for an area and a subject property, where one has been selected. Estimated home values are generated by a valuation model and are not formal appraisals.

Data Source: Valuation calculations based on public records and MLS sources where licensed

Update Frequency: Monthly

- This House
- 17067
- Lebanon County
- Pennsylvania



#### Sales History

Sales Date	Sales Amount	Price per sq. ft.
3/30/2007	\$145,000	\$66

#### Assessed Values

Date	Improvements	Land	Total	Tax
2020	\$131,200	\$32,300	\$163,500	\$3,125
2019	\$131,200	\$32,300	\$163,500	\$2,475
2018	\$131,200	\$32,300	\$163,500	\$2,414
2017	\$131,200	\$32,300	\$163,500	—
2016	\$131,200	\$32,300	\$163,500	—
2015	\$131,200	\$32,300	\$163,500	—
2014	\$131,200	\$32,300	\$163,500	—
2012	\$11,600	\$1,000	\$12,600	\$271
2011	\$11,600	\$1,000	\$12,600	—
2009	\$11,600	\$1,000	\$12,600	—
2007	\$11,600	\$1,000	\$12,600	—
2006	\$11,600	\$1,000	\$12,600	—

#### Legal Description

<b>APN:</b> 23-2380908-385327-0000	<b>Tax ID:</b> —	<b>Zoning:</b> —	<b>Census Tract:</b> 420750028.003019	<b>Abbreviated Description:</b> DIST:23 CITY/MUNI/TWP:JACKSON TWP CONTROL #38025087 MAP REF:MAP 075A	<b>City/Municipality/Township:</b> Myerstown, PA 17067
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### Mortgage Records

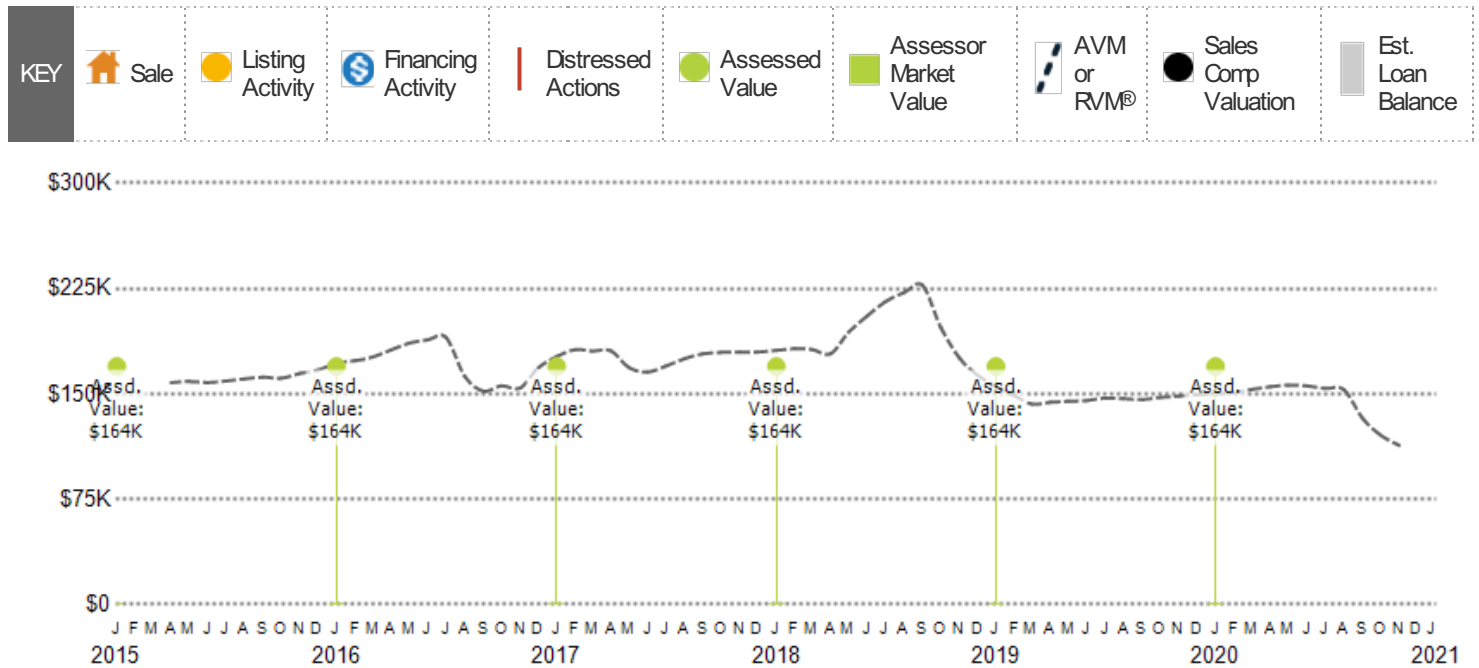
<b>Recording Date</b>	6/24/2010	3/30/2007	11/15/2005
<b>Borrower Name</b>	FITZROY S LEWS, HEATHER LEWS	FITZROY S LEWS, HEATHER A LEWS	CHRISTOPHER A RUTH, TRACY L RUTH
<b>Vesting Type</b>	Joint Tenants	—	—
<b>Lender Name</b>	BANK OF AMERICA NA	PLAZA HOME MORTGAGE INC	JPMORGAN CHASE BANK NA
<b>Lender Type</b>	Bank	Mortgage company	Bank
<b>Loan Amount</b>	\$118,000	\$29,000	\$55,200
<b>Document Number</b>	201008568	200705664	200522841
<b>Loan Type</b>	New Conventional	Stand Alone Second	Credit Line (Revolving)
<b>Contract Date</b>	6/17/2010	3/29/2007	3/5/2005
<b>Due Date</b>	7/1/2040	4/1/2037	4/15/2035
<b>Finance Type</b>	—	—	Variable

### Deed Records

<b>Recording Date</b>	2/16/2011
<b>Document Type</b>	Intrafamily Transfer
<b>Sales Price Code</b>	Transfer Tax on document indicated as EXEMPT.
<b>Buyer Name</b>	FITZROY S LEWS, HEATHER A LEWS
<b>Buyer ID</b>	Husband and Wife
<b>Seller Name</b>	FITZROY S LEWS, HEATHER A LEWS
<b>Seller ID</b>	Husband and Wife
<b>Document #</b>	201102421
<b>Book #</b>	2154
<b>Page #</b>	6670
<b>Contract Date</b>	2/11/2011
<b>Inter-family Transfer</b>	1

### Sales and Financing Activity

This chart shows a property's sales and financing history. It can be used to compare the value of the property as seen by public records, such as deeds and tax records, with the estimated home value. Actions taken against the owner, such as the issuance of a Notice of Default, are noted. Sales activity, such as listing date and price reductions, are highlighted.

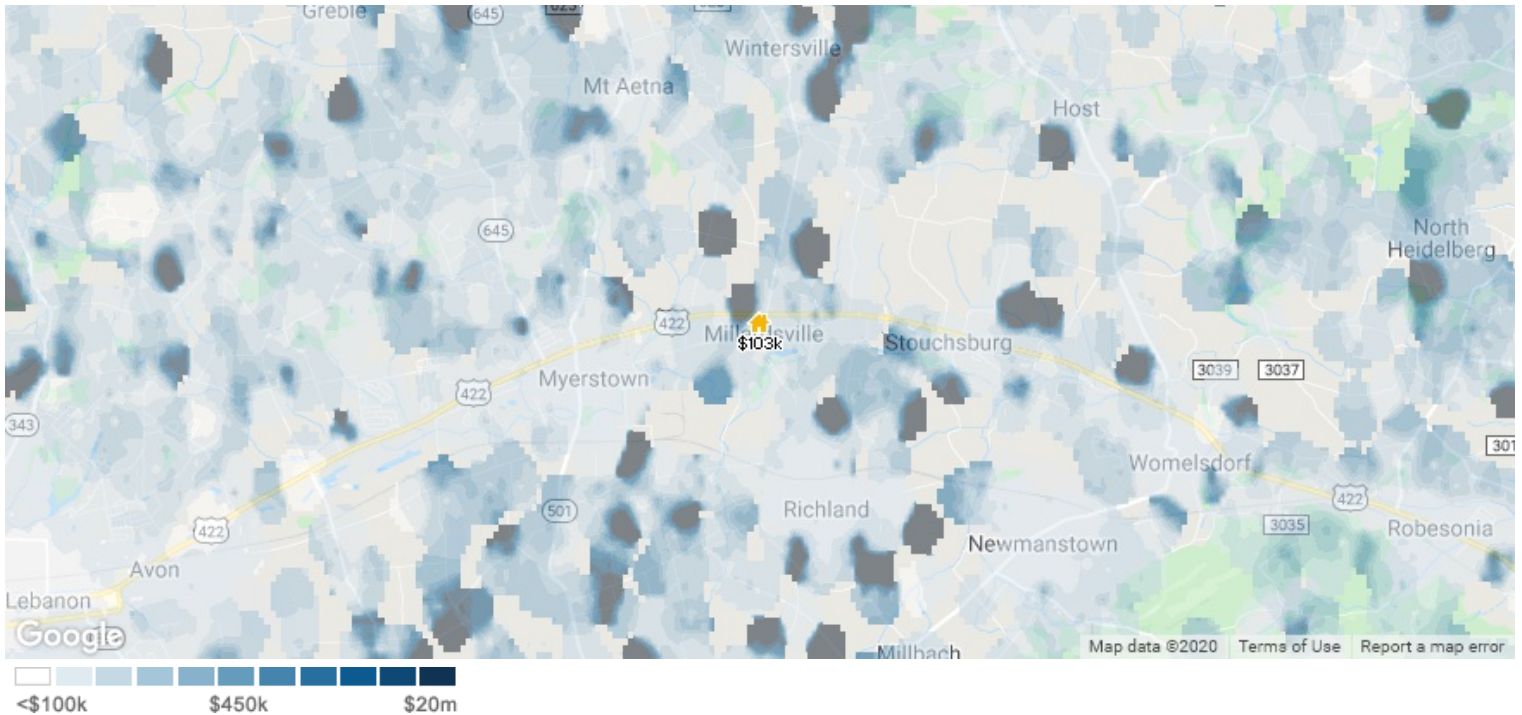


Data Source: Public records and proprietary data; listing data from on- and off-market listings sources

Update Frequency: Valuations are updated twice monthly; actions on the home, such as listing activity or distressed property notices, are updated daily as made available from public records sources

# Market Activity for 17067

## Estimated Home Values



This map layer shows the average estimated home values, based on the AVMs and RVMs® for properties in an area. Source(s): Public records and MLS data where licensed; updated Quarterly.

## Market Snapshot

Compared with Last Year: December 21, 2019 vs. December 21, 2020

Median Est. Home Value

**\$195K**

Up 8.1%

Median Listing Price

**\$241K**

Up 12.1%

Median Days in RPR

**64**

Down -19%

Sales Volume

**25**

Up 127.3%

### Listing Price vs. Sales Price

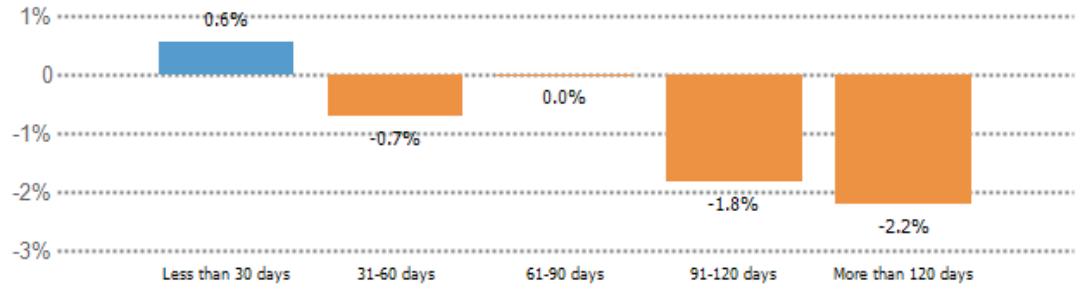
This chart displays the average percentage difference between the listing and selling price, compared by length of time properties were for sale in this market.

Data Source: On- and off-market listings sources

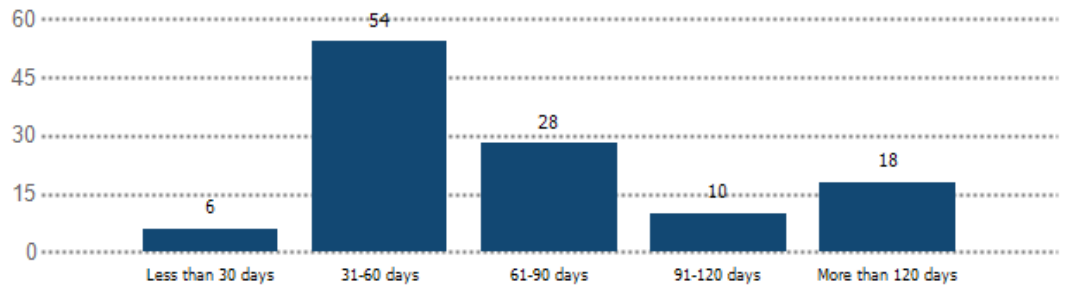
Update Frequency: Monthly

■ Above Listing Price  
■ Below Listing Price  
■ Number of Sales

#### Percentage Difference in Price



#### Number of Sales



### Average Price Adjustments

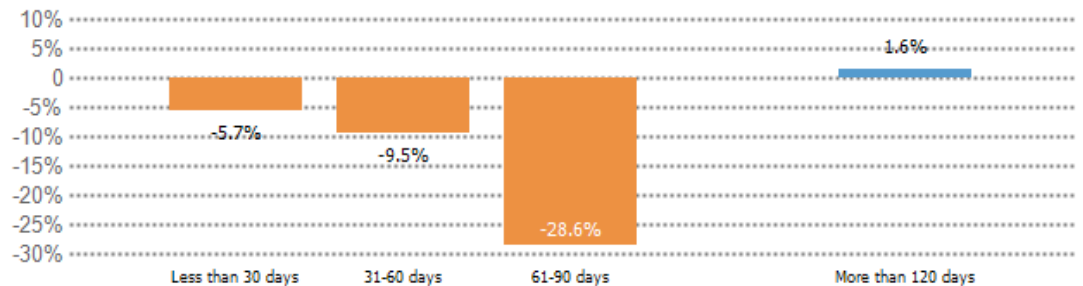
This chart displays the average percentage adjustment from the original list price, compared by length of time properties have been for sale in this market.

Data Source: On- and off-market listings sources

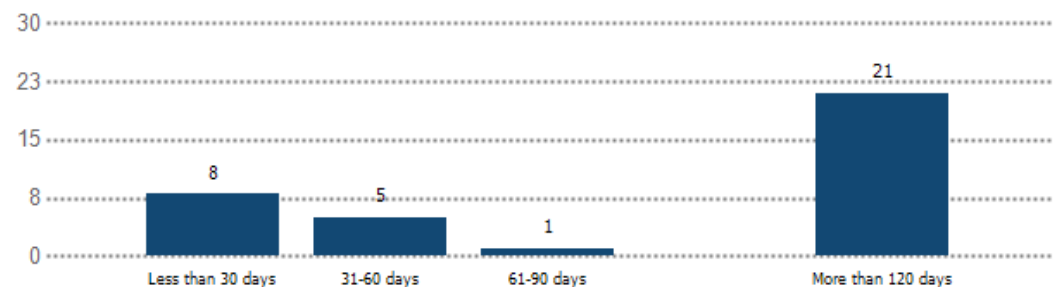
Update Frequency: Monthly

■ Price Adjustments (+)  
■ Price Adjustments (-)  
■ Number of Price Adjustments - All Listings

#### Percentage Change in Listing Price



#### Number of Price Adjustments - All





# Market Health Charts and Comparisons

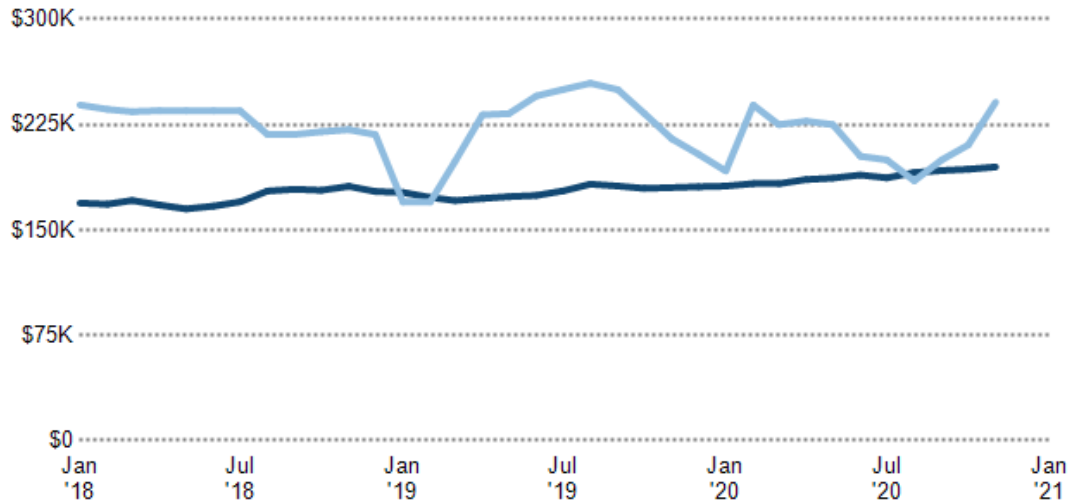
## Median Estimated Home Value vs. Median Listing Price

This chart compares a ZIP code's median estimated home value with its median listing price. Estimated home values are generated by a valuation model and are not formal appraisals.

Data Source: Public records data; listing price data from on- and off-market listings sources

Update Frequency: Monthly

■ Median Estimated Value  
■ Median List Price



## Median Sales Price vs. Sales Volume

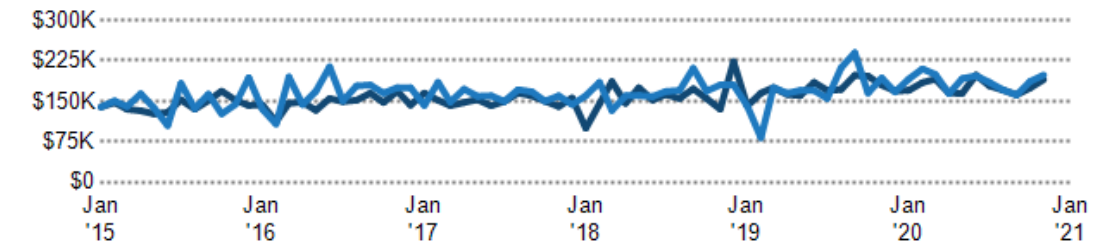
This chart compares the price trend and sales volume for homes in an area. Home prices typically follow sales volume, with a time lag, since sales activity is the driver behind price movements.

Data Source: Public records and listings data

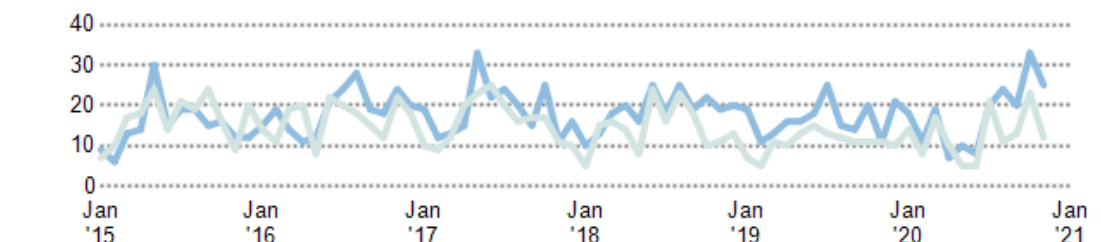
Update Frequency: Monthly

■ Median Sales Price Public Records  
■ Median Sales Price Listings  
■ Sales Volume Public Records  
■ Sales Volume Listings

### Median Sales Price



### Sales Volume



### Median Listing Price vs. Listing Volume

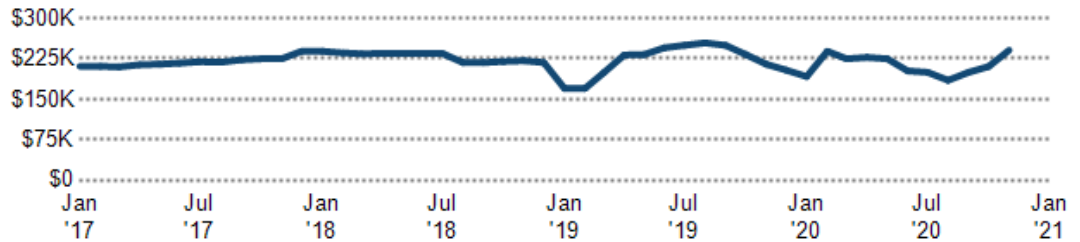
This chart compares the listing price and listing volume for homes in an area. Listing prices often follow listing volume, with a time lag, because supply can drive price movements.

Data Source: On- and off-market listings sources

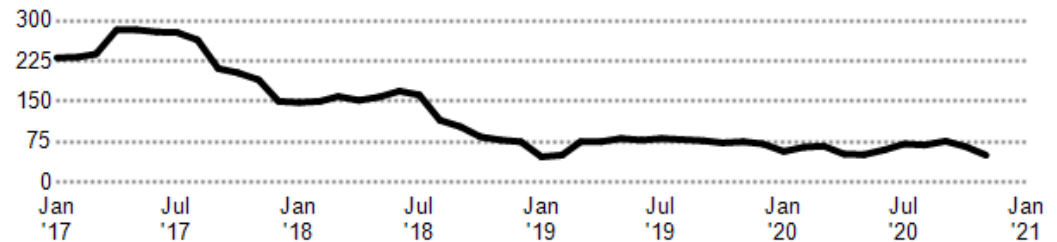
Update Frequency: Monthly

■ Median List Price  
■ Listing Volume

#### Median List Price



#### Listing Volume



### Listing Inventory

This chart shows the number of For Sale listings in a ZIP code.

Data Source: On- and off-market listings sources

Update Frequency: Daily

■ ZIP Count Listings by Property Type



### Price per Bedroom of Homes Sold

This chart shows the distribution of homes reported sold in the past six months at different prices per bedroom in the area of your search. The amount shown for the subject property is sold data where available, or the property's estimated value when sales data are unavailable (such as a non-disclosure state) or provided in range format.

Data Source: Public records and MLS data where licensed

Update Frequency: Monthly

■ Comps





### Median Sales Price by Square Footage

This chart shows the median price of homes reported sold in the past six months, according to the size of the living space (square footage sourced from public records). The amount shown for the subject property is sold data where available, or the property's estimated value when sales data are unavailable (such as non-disclosure states) or provided in range format.

Data Source: Public records and MLS data where licensed

Update Frequency: Monthly

#### This House

2,208 sq. ft. \$102,530

#### Comps

1,400 - 1,600 sq. ft. \$90,000

■ This House  
■ Comps

### Price Range of Homes Sold

This chart shows the distribution of homes reported sold in the past six months within different price ranges in the area of your search. The amount shown for the subject property is sold data where available, or the property's estimated value when sales data are unavailable (such as a non-disclosure state) or provided in range format.

Data Source: Public records data

Update Frequency: Monthly

#### This House

\$103K 1

#### Comps

\$90K - \$105K 1

■ This House  
■ Comps

### Price per Square Foot of Homes Sold

This chart shows the distribution of homes reported sold in the past six months at different prices per square foot (living area sourced from public records).

Data Source: Public records data

Update Frequency: Monthly

#### This House

\$46 1

#### Comps

\$60 - \$70 1

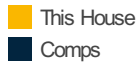
■ This House  
■ Comps

### Age Range of Homes Sold

This chart shows the distribution of homes reported sold in the past six months of different age ranges in the area of your search.

Data Source: Public records data

Update Frequency: Monthly



#### This House

90 yrs

1

#### Comps

70 - 80 yrs

1

### Number of Bedrooms in Homes Sold

This chart shows the distribution of homes reported sold in the past six months, according to the number of bedrooms, in the area of your search.

Data Source: Public records data

Update Frequency: Monthly



5

1

4

1

3

9

2

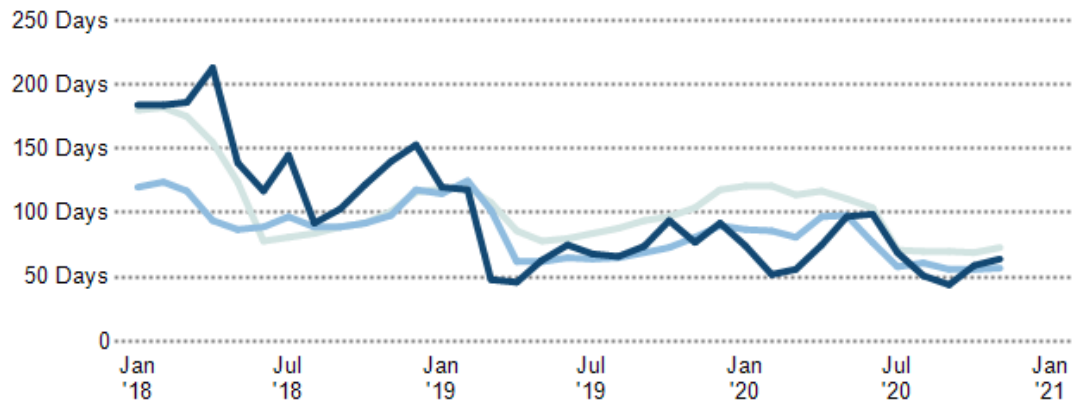
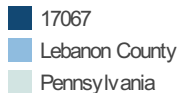
3

### Median Days in RPR

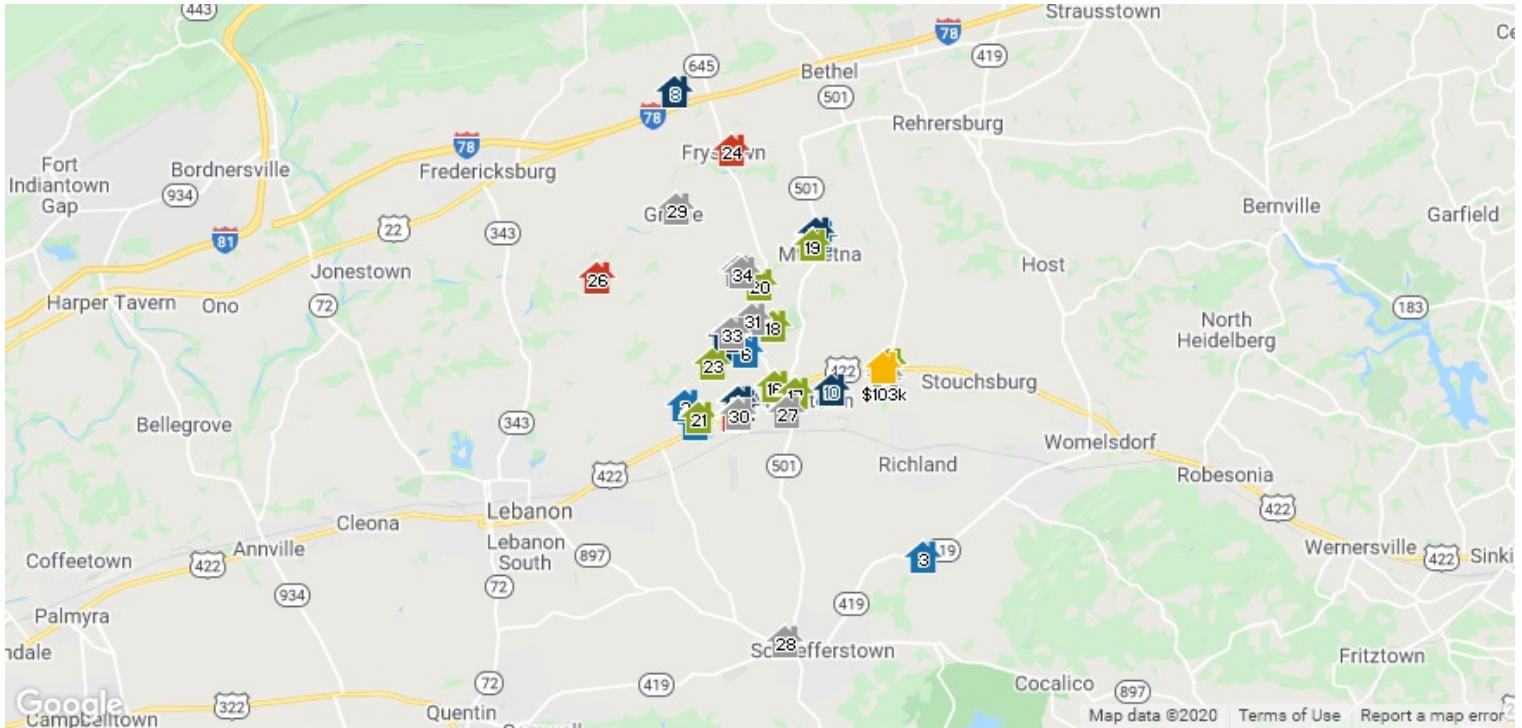
This chart shows how long homes are listed on RPR before their status is converted to sold. The median is calculated for all homes sold in a given month.

Data Source: On- and off-market listings sources

Update Frequency: Monthly



# Selected Recent Market Activity for 17067



LEGEND: Subject Property Pending For Sale or For Lease Distressed Pending Distressed Recent Sale Off Market

	Market Activity For Sale or For Lease Listings	Market Activity Pending Sales	Market Activity Sold	Market Activity Distressed	Market Activity Expired Listings
Total Number of Properties	8	8	8	3	8
Lowest Listing Price/Est. Value	\$150,000	\$174,900	\$93,000	\$175,870	\$85,000
Median Listing Price/Est. Value	\$202,500	\$237,450	\$206,450	\$184,000	\$177,500
Highest Listing Price/Est. Value	\$374,900	\$274,900	\$350,000	\$197,730	\$274,900
Median Living Area	1,718.5	1,346	1,768	1,680	1,334
Median Price per sq.ft.	\$139	\$167	\$118	\$105	\$122
Median Days in RPR	13.5	69	61	—	143.5
Median Age	19	45	46	70	60

Market  
Activity:  
Active



Address	889 Tulpehocken Rd Myerstown, PA 17067	118 Arbor Dr Myerstown, PA 17067	34 Arbor Dr Myerstown, PA 17067	713 State Route 419 Myerstown, PA 17067	10 Thistle Ct Myerstown, PA 17067
Status	Subject Property	For Sale	For Sale	For Sale	For Sale
Amount	\$102,530 Est. Value	\$195,000 List Price	\$210,000 List Price	\$150,000 List Price	\$325,000 List Price
Listing Date	—	12/20/2020	12/19/2020	12/16/2020	12/4/2020
Days in RPR	—	1	2	5	17
Price Per Sq. Ft.	\$46	\$113	\$128	\$109	\$186
Bedrooms	—	2	3	3	3
Total Baths	2	2	2	1	3
Partial Baths	—	—	—	—	1
Total Rooms	—	—	—	—	7
Living Area	2,208	1,721	1,636	1,372	1,746
Lot Size	0.25 acres	10,454 sq ft	8,712 sq ft	6,098 sq ft	0.42 acres
Year Built	1930	2004	1998	1940	2011
Living Area Range (low)	—	—	—	—	—
Living Area Range (high)	—	—	—	—	—
Property Type	Single Family Residence	Single Family Residence	Single Family Residence	Single Family Residence	Single Family Residence
Property Subtype	Single Family	Free Standing	Free Standing	Free Standing	Free Standing
MLS ID	—	PALN117320	PALN117312	PALN117114	PABK371208
Listing Broker	—	Listing Courtesy of Coldwell Banker Residential Brokerage- Cleona	Listing Courtesy of Coldwell Banker Residential Brokerage- Cleona	Listing Courtesy of Charthouse Realty, Inc.	Listing Courtesy of Century 21 Gold
Description	<p>Highlighted fields were changed by agent to reflect knowledge of this property.</p>	<p>Well maintained one level home in myerstown's desirable 55+ active community of arbor gate. This one owner home offers over 1,700 sq feet of living space and as you enter the home from the covered front porch you'll find an inviting open floor plan. This home features a bright roomy kitchen with lots of cabinets, a living room with cozy gas fireplace, a formal dining room that could also be used as a family or sitting room, a laundry room, 2 bedrooms and 2 full baths. The spacious master bedroom features a cathedral ceiling and double walk-in closets along with a bath that includes a soaking tub and shower. The 2nd bedroom also has a walk-in...</p>	<p>Welcome to this single story home situated in the desirable 55+ community of arbor gate where you can enjoy total relaxation. This exceptionally well cared for home has 3 bedrooms, 2 full baths, enclosed 4 season room, and a screened in deck overlooking a beautiful view. When it's cold and snowing, cozy up by the corner fireplace in the spacious great room with cathedral ceilings or savor the sights through the windows of the enclosed 4 season room also adorning high ceilings. Moving into the kitchen, cook on the stainless steel built-in range &amp; built-in microwave, grab your ingredients from the stainless refrigerator, place them on the...</p>		<p>You will love this 2-story, 3 bedroom, 2 and 1/2 bath colonial with expanded floor plan. The owners had the builder add an additional 4 feet to the footprint of the home when built. Entering the foyer from the covered front porch you have the formal dining room to the left and the large living room to the right. From either the living room or dining room you move into the large eat-in country kitchen with plenty of cabinet space and lots of countertop work area. Sliding glass doors in the kitchen lead out to a large deck perfect for relaxing and grilling. The laundry/mud room is conveniently located off the kitchen and provides inter...</p>

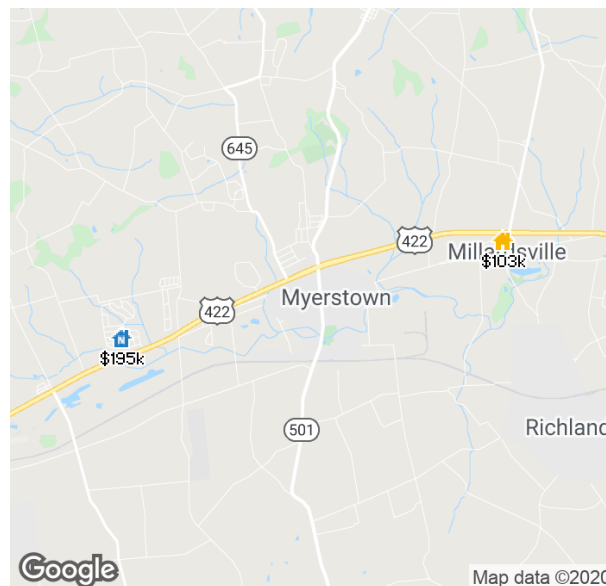
Market  
Activity:  
Active



Address	889 Tulpehocken Rd Myerstown, PA 17067	77 Clover Dr Myerstown, PA 17067	444 Stracks Dam Rd Myerstown, PA 17067	7676 Lancaster Ave Myerstown, PA 17067
Status	Subject Property	For Sale	For Sale	For Sale
Amount	\$102,530 Est. Value	\$374,900 List Price	\$185,000 List Price	\$276,900 List Price
Listing Date	—	12/4/2020	11/8/2020	11/6/2020
Days in RPR	—	17	43	45
Price Per Sq. Ft.	\$46	\$191	\$149	\$154
Bedrooms	—	3	3	—
Total Baths	2	3	1	—
Partial Baths	—	1	—	—
Total Rooms	—	—	—	—
Living Area	2,208	1,960	1,240	1,800
Lot Size	0.25 acres	0.33 acres	0.5 acres	—
Year Built	1930	2019	1956	2020
Living Area Range (low)	—	—	—	—
Living Area Range (high)	—	—	—	—
Property Type	Single Family Residence	Single Family Residence	Single Family Residence	Single Family Residence
Property Subtype	Single Family	Free Standing	Free Standing	Free Standing
MLS ID	—	PABK371130	PALN116640	PABK366864
Listing Broker	—	Listing Courtesy of Pagoda Realty & Property Management	Listing Courtesy of RE/MAX Of Lebanon County	Listing Courtesy of Pagoda Realty & Property Management
Description	<p>Welcome to a well maintained ranch home featuring 3 bedrooms, bath, kitchen, living room and family room with propane fireplace, and attached 2 car garage. Home a large deck and concrete stamped patio. Home sits on a half acre of land with 2 sheds. Roof has been replaced in 2009 and replacement windows installed too.</p>			

Highlighted fields were changed by agent to reflect knowledge of this property.

### 118 Arbor Dr, Myerstown, PA 17067



LEGEND: 🏠 Subject Property 🏠 This Listing

#### FOR SALE

• New, Active: 12/20/2020

#### List Price

**\$195,000**

List Date: 12/20/2020

Days in RPR: 1

#### Current Estimated Value

**\$184,490**

Last RVM® Update: 11/25/2020

RVM® Est. Range:

**\$160,507 – \$208,473**

RVM® Confidence:



📈 RVM® Change

Last 1 Month: **\$1,300**

📈 RVM® Change

Last 12 Months: **8.38%**

Well maintained one level home in Myerstown's desirable 55+ active community of Arbor Gate. This one owner home offers over 1,700 sq feet of living space and as you enter the home from the covered front porch you'll find an inviting open floor plan. This home features a bright roomy kitchen with lo...

#### Home Facts

	Public Facts	Listing Facts
Property Type	Single Family Residence	Single Family Residence
Property Subtype	Single Family	Free Standing
Bedrooms	—	2
Total Baths	2	2
Full Baths	2	2
Partial Baths	—	—
Living Area (sq ft)	1,721	1,721
Lot Size	10,454 sq ft	—
Lot Dimensions	10454 SF	—
Garage	—	Garage - Front Entry
Garage (spaces)	—	2
Year Built	2004	2004
Heating	Forced Air Unit	Other
Cooling	Central	Central Air Conditioning
Fireplaces	1	1
Basement	Basement	No
Foundation	Slab	—
Construction	—	Vinyl Siding, Stone
Exterior Walls	Siding (Alum/Vinyl)	—
Number of Stories	1 story with Basement	1

*Listing Courtesy of Coldwell Banker Residential Brokerage-Cleona*



# 34 Arbor Dr, Myerstown, PA 17067



LEGEND: 🏠 Subject Property 🏠 This Listing

### FOR SALE

• New, Active: 12/19/2020

### List Price

**\$210,000**

List Date: 12/19/2020

Days in RPR: 2

### Current Estimated Value

**\$181,120**

Last RVM® Update: 11/25/2020

RVM® Est. Range:

**\$164,820 – \$197,420**

RVM® Confidence:



📈 RVM® Change

Last 1 Month: **\$1,290**

📈 RVM® Change

Last 12 Months: **5.36%**

Welcome to this single story home situated in the desirable 55+ community of Arbor Gate where you can enjoy total relaxation. This exceptionally well cared for home has 3 bedrooms, 2 full baths, enclosed 4 season room, and a screened in deck overlooking a beautiful view. When it's cold and snowin...

### Home Facts

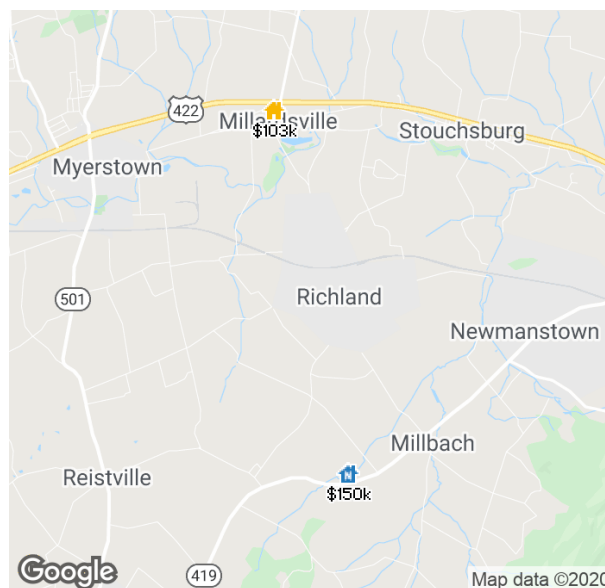
### Public Facts

### Listing Facts

Property Type	Single Family Residence	Single Family Residence
Property Subtype	Single Family	Free Standing
Bedrooms	—	3
Total Baths	2	2
Full Baths	2	2
Partial Baths	—	—
Living Area (sq ft)	1,636	1,636
Lot Size	8,712 sq ft	—
Lot Dimensions	8712 SF	—
Garage	—	Garage - Front Entry, Garage Door Opener
Garage (spaces)	—	2
Year Built	1998	1998
Roofing	—	Architectural Shingle
Heating	Forced Air Unit	Forced Air
Cooling	Central	Central Air Conditioning
Fireplaces	—	1
Basement	Full Basement	Full
Construction	—	Vinyl Siding, Brick/Veneer
Exterior Walls	Siding (Alum/Vinyl)	—
Number of Stories	1 story with Basement	1

Listing Courtesy of Coldwell Banker Residential Brokerage-Cleona

# 713 State Route 419, Myerstown, PA 17067



LEGEND: 🏠 Subject Property 🏠 This Listing

### FOR SALE

• New, Active: 12/16/2020

### List Price

**\$150,000**

List Date: 12/16/2020

Days in RPR: 5

### Current Estimated Value

**\$96,000**

Last AVM Update: 11/25/2020

AVM Est. Range:

**\$67,200 – \$124,800**

AVM Confidence:



➡ AVM Change

Last 1 Month: –

⬇ AVM Change

Last 12 Months: **-34.24%**

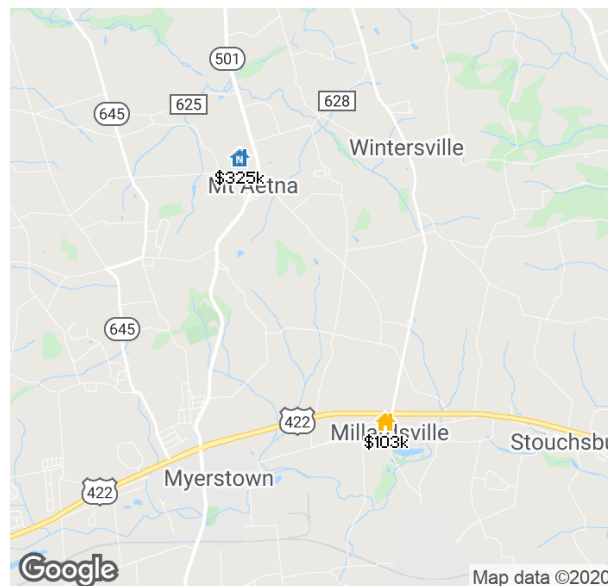
### Home Facts

	Public Facts	Listing Facts
Property Type	Single Family Residence	Single Family Residence
Property Subtype	Single Family	Free Standing
Bedrooms	–	3
Total Baths	1	1
Full Baths	1	1
Partial Baths	–	–
Living Area (sq ft)	1,372	1,372
Lot Size	6,098 sq ft	6,098 sq ft
Lot Dimensions	6098 SF	–
Garage	–	Oversized, Inside Access, Built In
Garage (spaces)	–	2
Year Built	1940	1940
Roofing	–	Metal
Heating	Hot Water	Hot Water
Cooling	None	None
Basement	Partial Basement	Partial
Construction	–	Vinyl Siding
Exterior Walls	Siding (Alum/Vinyl)	–
Number of Stories	–	2

Listing Courtesy of Charthouse Realty, Inc.



# 10 Thistle Ct, Myerstown, PA 17067



LEGEND: ★ Subject Property ★ This Listing

### FOR SALE

• New, Active: 12/4/2020

### List Price

**\$325,000**

List Date: 12/4/2020

Days in RPR: 17

### Current Estimated Value

**\$253,170**

Last RVM® Update: 11/25/2020

RVM® Est. Range:

**\$227,853 – \$278,487**

RVM® Confidence:



↓ RVM® Change

Last 1 Month: **-\$850**

↑ RVM® Change

Last 12 Months: **3.51%**

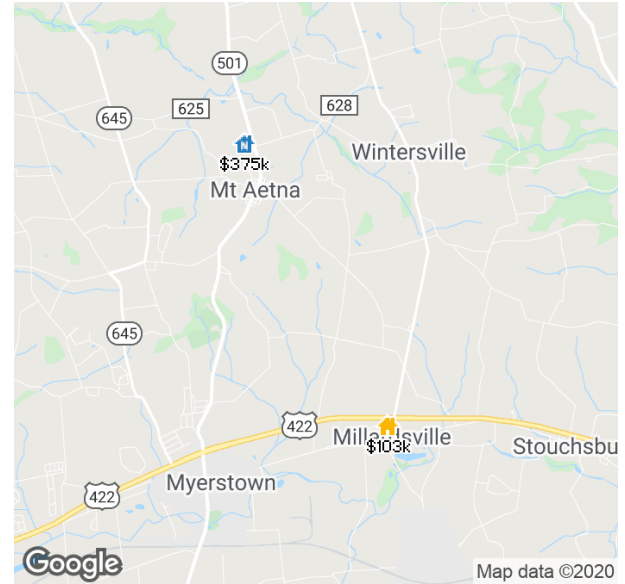
You will love this 2-story, 3 bedroom, 2 and 1/2 bath Colonial with expanded floor plan. The owners had the builder add an additional 4 feet to the footprint of the home when built. Entering the foyer from the covered front porch you have the formal dining room to the left and the large living...

### Home Facts

Property Type	Single Family Residence	Single Family Residence
Property Subtype	Single Family	Free Standing
Bedrooms	3	3
Total Baths	3	3
Full Baths	2	2
Partial Baths	1	1
Living Area (sq ft)	1,746	1,746
Lot Size	0.42 acres	0.42 acres
Lot Dimensions	18295 SF	0.00 x 0.00
Basement (sq ft)	—	700
Garage	—	Inside Access, Garage - Front Entry
Garage (spaces)	—	2
Year Built	2011	2011
Total Rooms	7	—
Roofing	—	Pitched, Shingle
Heating	Heat Pump	Forced Air
Cooling	Central	Central Air Conditioning
Basement	Full Basement	Full, Fully Finished
Construction	—	Vinyl Siding, Stone
Exterior Walls	Siding (Alum/Vinyl)	—
Number of Stories	2 story with Basement	2

Listing Courtesy of Century 21 Gold

### 77 Clover Dr, Myerstown, PA 17067



LEGEND: 📍 Subject Property 🏠 This Listing

#### FOR SALE

• New, Active: 12/4/2020

#### List Price

**\$374,900**

List Date: 12/4/2020

Days in RPR: 17

#### Home Facts

#### Public Facts

#### Listing Facts

Property Type	Lot/Land	Single Family Residence
Property Subtype	Under Construction	Free Standing
Bedrooms	—	3
Total Baths	—	3
Full Baths	—	2
Partial Baths	—	1
Living Area (sq ft)	—	1,960
Lot Size	0.33 acres	0.33 acres
Lot Dimensions	14375 SF	—
Garage	—	Garage - Front Entry
Garage (spaces)	—	2
Year Built	—	2019
Roofing	—	Composite, Shingle
Heating	—	Forced Air, Heat Pump-Elec Backup
Cooling	—	Central Air Conditioning
Basement	—	Full
Construction	—	Stick Built, Vinyl Siding
Number of Stories	—	2

Listing Courtesy of Pagoda Realty & Property Management

# 444 Stracks Dam Rd, Myerstown, PA 17067



LEGEND: ★ Subject Property ★ This Listing

**FOR SALE**  
• Active: 11/8/2020

### List Price

**\$185,000**

List Date: 11/8/2020  
Days in RPR: 43  
Last Price Update: 11/19/2020

### Current Estimated Value

**\$181,830**

Last RVM® Update: 11/25/2020

RVM® Est. Range:  
**\$165,466 – \$198,194**

RVM® Confidence:



↑ RVM® Change  
Last 1 Month: **\$40,570**

↑ RVM® Change  
Last 12 Months: **21.53%**

Welcome to a well maintained ranch home featuring 3 bedrooms, bath, kitchen, living room and family room with propane fireplace, and attached 2 car garage. Home a large deck and concrete stamped patio. Home sits on a half acre of land with 2 sheds. Roof has been replaced in 2009 and replacement...

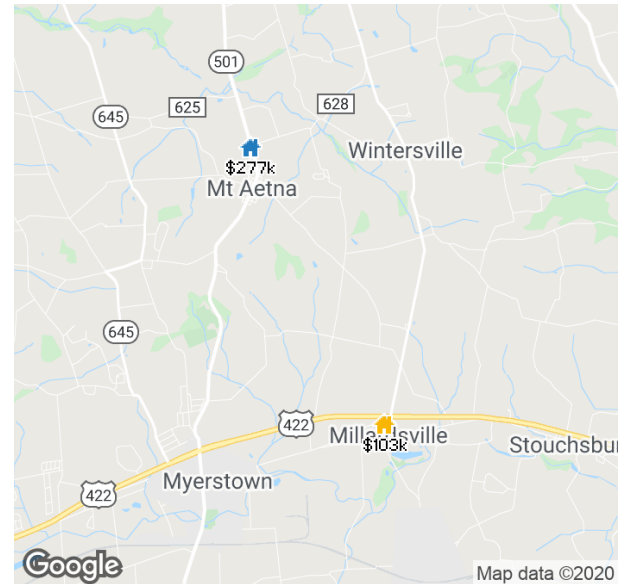
### Home Facts

	Public Facts	Listing Facts
Property Type	Single Family Residence	Single Family Residence
Property Subtype	Single Family	Free Standing
Bedrooms	–	3
Total Baths	1	1
Full Baths	1	1
Partial Baths	–	–
Living Area (sq ft)	1,240	1,240
Lot Size	0.5 acres	0.5 acres
Lot Dimensions	21780 SF	–
Garage	–	Garage - Front Entry
Garage (spaces)	–	2
Year Built	1956	1956
Roofing	–	Shingle
Heating	Hot Water	Hot Water
Cooling	None	Wall Unit
Fireplaces	1	1
Basement	Full Basement	Full
Foundation	–	Block
Construction	–	Vinyl Siding
Exterior Walls	Siding (Alum/Vinyl)	–
Number of Stories	1 story with Basement	1

Listing Courtesy of RE/MAX Of Lebanon County



# 7676 Lancaster Ave, Myerstown, PA 17067



LEGEND: 📍 Subject Property 🏠 This Listing

**FOR SALE**

• Active: 11/6/2020

List Price

**\$276,900**

List Date: 11/6/2020

Days in RPR: 45

Home Facts

Public Facts

Listing Facts

Property Type	—	<b>Single Family Residence</b>
Property Subtype	—	<b>Free Standing</b>
Bedrooms	—	—
Total Baths	—	—
Full Baths	—	—
Partial Baths	—	—
Living Area (sq ft)	—	<b>1,800</b>
Lot Size	—	—
Garage	—	<b>Garage - Front Entry</b>
Garage (spaces)	—	<b>2</b>
Year Built	—	<b>2020</b>
Roofing	—	<b>Pitched</b>
Heating	—	<b>Heat Pump-Elec Backup</b>
Cooling	—	<b>Central Air Conditioning</b>
Construction	—	<b>Stick Built</b>
Number of Stories	—	<b>2</b>

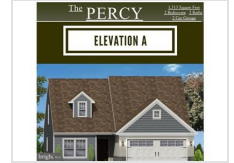
Listing Courtesy of Pagoda Realty & Property Management

Market  
Activity:  
Pending



Address	889 Tulpehocken Rd Myerstown, PA 17067	280 Daub Rd Myerstown, PA 17067	519 W Lincoln Ave Myerstown, PA 17067	466 E Main Ave Myerstown, PA 17067	39 Wheatland Dr Myerstown, PA 17067
Status	Subject Property	Pending	Pending	Pending	Pending
Amount	\$102,530 Est. Value	\$175,000 List Price	\$219,900 List Price	\$274,900 List Price	\$270,500 List Price
Offer Amount	—	—	—	—	—
Listing Date	—	11/6/2020	12/7/2020	10/5/2020	12/4/2020
List/Offer Ratio	—	—	—	—	—
Days in RPR	—	45	14	77	17
Price Per Sq. Ft.	\$46	\$120	\$175	\$132	\$184
Bedrooms	—	3	3	2	4
Total Baths	2	1	1	2	3
Partial Baths	—	—	—	1	—
Total Rooms	—	6	—	—	—
Living Area	2,208	1,456	1,258	2,081	1,472
Lot Size	0.25 acres	0.95 acres	0.61 acres	1.47 acres	1.33 acres
Year Built	1930	1975	1952	1992	2002
Living Area Range (low)	—	—	—	—	—
Living Area Range (high)	—	—	—	—	—
Property Type	Single Family Residence	Single Family Residence	Single Family Residence	Single Family Residence	Single Family Residence
Property Subtype	Single Family	Free Standing	Free Standing	Free Standing	Free Standing
MLS ID	—	PABK366836	PALN116682	PALN116078	PALN117064
Listing Broker	—	Listing Courtesy of Cavalry Realty LLC	Listing Courtesy of Bering Real Estate Co.	Listing Courtesy of Charthouse Realty, Inc.	Listing Courtesy of Howard Hanna Krall Real Estate
Description	<p>Highlighted fields were changed by agent to reflect knowledge of this property.</p>	<p>Upcoming auction. This 3 bedroom 1 bath home sits on approx. 1 acre of beautifully hard scaped land. Home features a 12'x23' sun room, new roof in 2014, a full basement, wood stove available plus a 24'x44' barn with 2 horse stalls. Propane back up generator at 10,000k. Auction is saturday december 12th at 1pm. Terms are 10% down and close within 45 days. Open house dates are 11/14 and 11/21 from 12 noon to 2pm.</p>	<p>Very well maintained brick home in myerstown! 2 bedrooms and 1 bath on main floor with a possible 3rd bedroom on the 2nd floor. Partially finished basement with family room and bar area, perfect for entertaining! this property also features a very large detached garage with a 2nd floor for storage. Plenty of room for parking here!</p>		<p>Important: multiple offers have come in. Offer deadline is tuesday, december 8, 6pm. Agents please email your clients offer to joyburt@howardhanna.com listing agent will present all offers on 12/8 at 7:00pm. 1.33 acres in wheatland manor! 39 wheatland is located in a cul-de-sac and has a massive lot that runs clear through to the tree line at the rear. Tiny stream runs near the center of the lot. Enjoy wildlife in your own back yard, deer, ducks, blue herin, etc. This home was built by kreiser construction in 2002. 4 bedrooms (1 bedroom is in the basement) and 3 full baths. Convenient upper level laundry closet. The lowe...</p>

Market  
Activity:  
Pending



Address	889 Tulpehocken Rd Myerstown, PA 17067	491 Houtztown Rd Myerstown, PA 17067	525 W Washington Ave Myerstown, PA 17067	521 W Washington Ave Myerstown, PA 17067	18 Clover Dr, Lot 87 Myerstown, PA 17067
Status	Subject Property	Pending	Pending	Pending	Pending
Amount	\$102,530 Est. Value	\$250,000 List Price	\$224,900 List Price	\$174,900 List Price	\$259,405 List Price
Offer Amount	—	—	—	—	—
Listing Date	—	9/27/2020	10/13/2020	10/13/2020	2/15/2020
List/Offer Ratio	—	—	—	—	—
Days in RPR	—	85	69	69	310
Price Per Sq. Ft.	\$46	\$223	\$167	\$146	—
Bedrooms	—	2	4	2	2
Total Baths	2	2	1	1	2
Partial Baths	—	1	—	—	—
Total Rooms	—	—	—	—	—
Living Area	2,208	1,120	1,346	1,196	—
Lot Size	0.25 acres	1.03 acres	0.36 acres	0.69 acres	0.00 x 0.00
Year Built	1930	1976	1966	1963	—
Living Area Range (low)	—	—	—	—	—
Living Area Range (high)	—	—	—	—	—
Property Type	Single Family Residence	Single Family Residence	Single Family Residence	Single Family Residence	Single Family Residence
Property Subtype	Single Family	Free Standing	Free Standing	Free Standing	Free Standing
MLS ID	—	PALN115738	PALN116274	PALN116270	PABK353808
Listing Broker	—	Listing Courtesy of Iron Valley Real Estate	Listing Courtesy of Coldwell Banker Residential Brokerage-Ceona	Listing Courtesy of Coldwell Banker Residential Brokerage-Ceona	Listing Courtesy of Pagoda Realty & Property Management
Description	Highlighted fields were changed by agent to reflect knowledge of this property.	Welcome to your own private paradise! 491 houtztown road rests on over an acre of land and is zoned for residential/commercial use. Built by the seller, this home features 2 bedrooms, 1.5 bathroom, and attached 2 car garage. The living room is warmed by a wood fireplace with brick surround and bay window provides lots of natural light. The kitchen has been updated with stylish tile flooring, replacement countertops, and tons of attractive cabinetry. A bedroom was converted to make a spa-like bathroom complete with stand up shower and corner whirlpool tub. Central air, replacement windows throughout, and backup generator are just a few...	Welcome home! look no further you found what you have been looking for. 4 bedroom, 1 bath, brick ranch in rural setting with 2 car attached garage and 1 car detached garage/workshop	2 bedroom ranch in rural myerstown location this will make a great starter home, also great for someone downsizing to one floor living. 1 car garage, large shed, partially finished lower level, and large yard	****builder incentive. Next 3 homes under contract to be built will receive 50% off all options/upgrades up to a \$15,000 value.*** tour the model home located at 16 meadowlark lane (aka 77 clover ct) myerstown, pa 17067 by appointment only. All other multi-listed homes are to-be-built. Welcome to alden homes newest neighborhood~ mountain meadows. Offering smart homes and innovative designs. Single homes starting in the mid 200~s. A gorgeous setting for your next dream home. Alden homes has been building handcrafted homes for over 25 years. They pride themselves on pioneering ahead in contemporary architecture yet maintaining a traditional out...

# 280 Daub Rd, Myerstown, PA 17067



LEGEND: Subject Property This Listing

**PENDING**  
Pending as of 12/14/2020

List Price  
**\$175,000**

List Date: 11/6/2020  
Days in RPR: 45

Current Estimated Value  
**\$187,880**

Last RVM® Update: 11/25/2020

RVM® Est. Range:  
**\$170,971 – \$204,789**

RVM® Confidence:  
★★★★★

RVM® Change  
Last 1 Month: **-\$44,010**

RVM® Change  
Last 12 Months: **–**

Upcoming Auction. This 3 bedroom 1 bath home sits on approx. 1 acre of beautifully hard scaped land. Home features a 12'x23' sun room, new roof in 2014, a full basement, wood stove available plus a 24'x44' barn with 2 horse stalls. Propane back up generator at 10,000K. Auction is Saturday Dece...

### Home Facts

### Public Facts

### Listing Facts

Property Type	Single Family Residence	Single Family Residence
Property Subtype	Single Family	Free Standing
Bedrooms	3	3
Total Baths	1	1
Full Baths	1	1
Partial Baths	–	–
Living Area (sq ft)	1,456	1,456
Lot Size	0.95 acres	0.95 acres
Lot Dimensions	41382 SF	0.00 x 0.00
Garage	–	Garage - Front Entry
Garage (spaces)	–	3
Year Built	1975	1975
Total Rooms	6	–
Roofing	–	Shingle
Heating	Radiant	Electric Baseboard Heat, Heat Pump-Elec Backup
Cooling	Central	Central Air Conditioning
Basement	Full Basement	Full
Construction	–	Vinyl Siding, Aluminum Siding, Frame
Exterior Walls	Siding (Alum/Vinyl)	–
Number of Stories	1 story with Basement	1

Listing Courtesy of Cavalry Realty LLC



### 519 W Lincoln Ave, Myerstown, PA 17067



LEGEND: Subject Property This Listing

**PENDING**  
• Pending as of 12/12/2020

List Price  
**\$219,900**

List Date: 12/7/2020  
Days in RPR: 14

Current Estimated Value  
**\$194,800**

Last RVM® Update: 11/25/2020

RVM® Est. Range:  
**\$165,580 – \$224,020**

RVM® Confidence:



RVM® Change  
Last 1 Month: **\$3,870**

RVM® Change  
Last 12 Months: –

Very well maintained brick home in Myerstown! 2 bedrooms and 1 bath on main floor with a possible 3rd bedroom on the 2nd floor. Partially finished basement with family room and bar area, perfect for entertaining! This property also features a very large detached garage with a 2nd floor for storage...

#### Home Facts

	Public Facts	Listing Facts
Property Type	Single Family Residence	Single Family Residence
Property Subtype	Single Family	Free Standing
Bedrooms	–	3
Total Baths	1	1
Full Baths	1	1
Partial Baths	–	–
Living Area (sq ft)	1,258	1,258
Lot Size	0.61 acres	0.61 acres
Lot Dimensions	26572 SF	–
Basement (sq ft)	–	330
Garage	–	Additional Storage
Garage (spaces)	–	2
Year Built	1952	1952
Heating	Forced Air Unit	Other
Cooling	Central	Central Air Conditioning
Basement	Improved Basement (Finished)	Full
Construction	–	Brick
Exterior Walls	Brick	–
Number of Stories	1+AB	2

Listing Courtesy of Bering Real Estate Co.



# 466 E Main Ave, Myerstown, PA 17067



LEGEND: 🏠 Subject Property 🏠 This Listing

**PENDING**

• Pending as of 12/11/2020

List Price

**\$274,900**

List Date: 10/5/2020

Days in RPR: 77

Current Estimated Value

**\$280,270**

Last RVM® Update: 11/25/2020

RVM® Est. Range:

**\$266,257 – \$294,283**

RVM® Confidence:



↓ RVM® Change

Last 1 Month: **-\$6,010**

↓ RVM® Change

Last 12 Months: **-6.1%**

## Home Facts

## Public Facts

## Listing Facts

Property Type	Single Family Residence	Single Family Residence
Property Subtype	Single Family	Free Standing
Bedrooms	–	2
Total Baths	3	2
Full Baths	2	2
Partial Baths	1	–
Living Area (sq ft)	2,081	2,081
Lot Size	1.47 acres	1.47 acres
Lot Dimensions	1.470 AC	–
Garage	Yes	Oversized, Built In, Side Entry Garage
Garage (spaces)	1	2
Year Built	1992	1992
Roofing	–	Asphalt
Heating	Forced Air Unit	Other
Cooling	Central	Central Air Conditioning
Fireplaces	1	1
Basement	Full Basement	Full
Construction	–	Log
Exterior Walls	Log	–
Number of Stories	–	2

Listing Courtesy of Charthouse Realty, Inc.

# 39 Wheatland Dr, Myerstown, PA 17067



LEGEND: 📍 Subject Property 🏠 This Listing

**PENDING**

• Pending as of 12/9/2020

List Price

**\$270,500**

List Date: 12/4/2020

Days in RPR: 17

Last Price Update: 12/9/2020

Current Estimated Value

**\$222,600**

Last RVM® Update: 11/25/2020

RVM® Est. Range:

**\$200,340 – \$244,860**

RVM® Confidence:

★★★★★

📈 RVM® Change

Last 1 Month: **\$1,850**

📈 RVM® Change

Last 12 Months: **3.44%**

IMPORTANT: MULTIPLE OFFERS  
HAVE COME IN. OFFER  
DEADLINE IS: TUESDAY,  
DECEMBER 8, 6PM. AGENTS  
PLEASE EMAIL YOUR CLIENTS  
OFFER TO  
joyburt@howardhanna.com  
LISTING AGENT WILL PRESENT  
ALL OFFERS ON 12/8 AT  
7:00PM. 1.33 ACRES in  
Wheatland Manor! 39 Wheatland  
is located in a cul-de-sac and has  
a...

## Home Facts

## Public Facts

## Listing Facts

Property Type	Single Family Residence	Single Family Residence
Property Subtype	Single Family	Free Standing
Bedrooms	—	4
Total Baths	2	3
Full Baths	2	3
Partial Baths	—	—
Living Area (sq ft)	1,472	1,472
Lot Size	1.33 acres	1.33 acres
Lot Dimensions	1.330 AC	69 frontage
Basement (sq ft)	—	500
Garage	—	Garage - Front Entry, Garage Door Opener, Inside Access
Garage (spaces)	—	2
Pool	—	Above Ground
Year Built	2002	2002
Roofing	—	Composite
Heating	Forced Air Unit	Forced Air
Cooling	Central	Central Air Conditioning
Fireplaces	1	1
Basement	Full Basement	Full, Heated, Improved, Interior Access, Outside Entrance, Partially Finished, Walkout Level, Windows
Construction	—	Vinyl Siding
Exterior Walls	Siding (Alum/Vinyl)	—
Number of Stories	2 story with Basement	2

Listing Courtesy of Howard Hanna Krall Real Estate

# 491 Houtztown Rd, Myerstown, PA 17067



LEGEND: 🏠 Subject Property 🏠 This Listing

**PENDING**

• Pending as of 12/9/2020

List Price

**\$250,000**

List Date: 9/27/2020

Days in RPR: 85

Last Price Update: 11/30/2020

Welcome to your own private paradise! 491 Houtztown Road rests on over an acre of land and is zoned for residential/commercial use. Built by the seller, this home features 2 bedrooms, 1.5 bathroom, and attached 2 car garage. The living room is warmed by a wood fireplace with brick surround and bay...

### Home Facts

### Public Facts

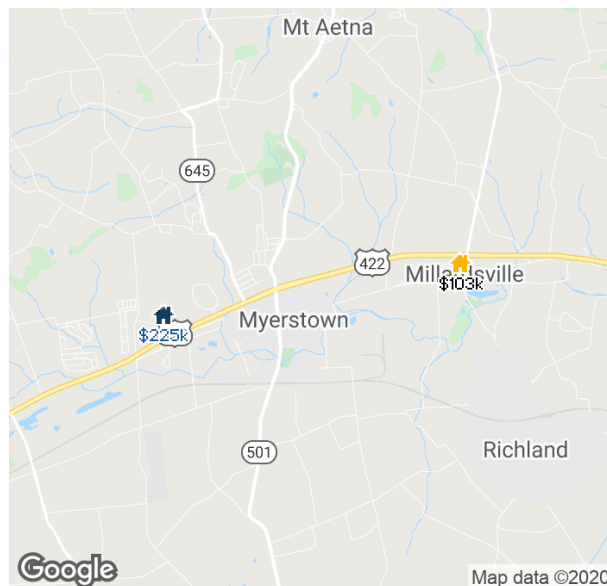
### Listing Facts

Property Type	Other Residential	Single Family Residence
Property Subtype	Commercial/Office/Residential (mixed use)	Free Standing
Bedrooms	—	2
Total Baths	—	2
Full Baths	—	1
Partial Baths	—	1
Living Area (sq ft)	1,120	1,120
Lot Size	1.03 acres	1.03 acres
Lot Dimensions	1.030 AC	—
Garage	Yes	Basement Garage
Garage (spaces)	2	4
Pool	—	In Ground
Year Built	1976	1976
Roofing	—	Shingle
Heating	Forced Air Unit	Forced Air
Cooling	Central	Central Air Conditioning, Ceiling Fans
Fireplaces	1	1
Basement	Full Basement	Garage Access, Sump Pump, Waterproofing System
Foundation	Slab	—
Construction	—	Block, Vinyl Siding
Exterior Walls	Siding (Alum/Vinyl)	—
Number of Buildings	2	—
Number of Stories	1 story with Basement	1

Listing Courtesy of Iron Valley Real Estate



# 525 W Washington Ave, Myerstown, PA 17067



LEGEND: Subject Property This Listing

**PENDING**

• Pending as of 11/6/2020

### List Price

**\$224,900**

List Date: 10/13/2020

Days in RPR: 69

Last Price Update: 10/21/2020

### Current Estimated Value

**\$213,140**

Last RVM® Update: 11/25/2020

RVM® Est. Range:

**\$196,089 – \$230,191**

RVM® Confidence:



RVM® Change

Last 1 Month: **-\$260**

RVM® Change

Last 12 Months: **15.69%**

Welcome home! Look no further  
You found what you have been  
looking for. 4 Bedroom, 1 Bath,  
Brick ranch in rural setting with 2  
car attached garage and 1 car  
detached garage/workshop

### Home Facts

	Public Facts	Listing Facts
Property Type	Single Family Residence	Single Family Residence
Property Subtype	Single Family	Free Standing
Bedrooms	—	4
Total Baths	1	1
Full Baths	1	1
Partial Baths	—	—
Living Area (sq ft)	1,346	1,346
Lot Size	0.36 acres	0.36 acres
Lot Dimensions	15682 SF	—
Basement (sq ft)	—	673
Garage	—	Garage Door Opener
Garage (spaces)	—	3
Year Built	1966	1966
Roofing	—	Shingle
Heating	Hot Water	Hot Water
Cooling	None	Central Air Conditioning
Basement	Improved Basement (Finished)	Full
Construction	—	Brick
Exterior Walls	Brick	—
Number of Stories	1 story with Basement	1

Listing Courtesy of Coldwell Banker Residential Brokerage-Cleona

# 521 W Washington Ave, Myerstown, PA 17067



LEGEND: Subject Property This Listing

**PENDING**

• Pending as of 11/6/2020

### List Price

**\$174,900**

List Date: 10/13/2020

Days in RPR: 69

Last Price Update: 10/21/2020

### Current Estimated Value

**\$172,470**

Last RVM® Update: 11/25/2020

RVM® Est. Range:

**\$156,948 – \$187,992**

RVM® Confidence:



RVM® Change

Last 1 Month: **-\$90**

RVM® Change

Last 12 Months: **8.39%**

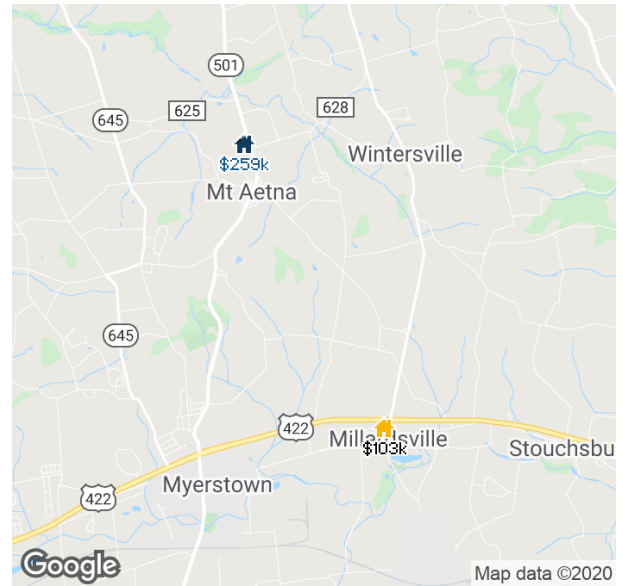
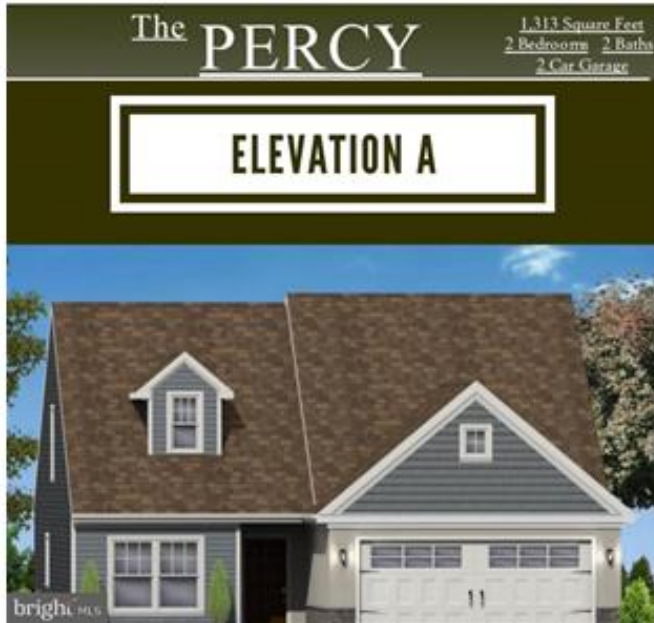
2 Bedroom Ranch in rural Myerstown location This will make a great starter home, also great for someone downsizing to one floor living. 1 car garage, Large shed, Partially finished lower level, and large yard

### Home Facts

	Public Facts	Listing Facts
Property Type	Single Family Residence	Single Family Residence
Property Subtype	Single Family	Free Standing
Bedrooms	–	2
Total Baths	1	1
Full Baths	1	1
Partial Baths	–	–
Living Area (sq ft)	1,196	1,196
Lot Size	0.69 acres	0.69 acres
Lot Dimensions	30056 SF	–
Basement (sq ft)	–	540
Garage	–	Garage Door Opener
Garage (spaces)	–	1
Year Built	1963	1963
Heating	Hot Water	Hot Water
Cooling	None	Window Units
Basement	Full Basement	Full, Partially Finished
Construction	–	Brick
Exterior Walls	Brick	–
Number of Stories	1 story with Basement	1

Listing Courtesy of Coldwell Banker Residential Brokerage-Cleona

# 18 Clover Dr, Lot 87, Myerstown, PA 17067



LEGEND: 🏠 Subject Property 🏡 This Listing

### PENDING

• Pending as of 11/6/2020

### List Price

**\$259,405**

List Date: 2/15/2020

Days in RPR: 310

Last Price Update: 11/6/2020

\*\*\*BUILDER INCENTIVE. Next 3 homes under contract to be built will receive 50% off all options/upgrades up to a \$15,000 value.\*\*\* Tour the model home located at 16 Meadowlark Lane (AKA 77 Clover Ct) Myerstown, PA 17067 by appointment only. All other multi-listed homes are to-be-built. Welcome to AI...

### Home Facts

### Public Facts

### Listing Facts

Property Type	—	<b>Single Family Residence</b>
Property Subtype	—	<b>Free Standing</b>
Bedrooms	—	<b>2</b>
Total Baths	—	<b>2</b>
Full Baths	—	<b>2</b>
Partial Baths	—	—
Living Area (sq ft)	—	—
Lot Size	—	—
Lot Dimensions	—	<b>0.00 x 0.00</b>
Garage	—	<b>Garage Door Opener</b>
Garage (spaces)	—	<b>2</b>
Roofing	—	<b>Metal, Pitched, Shingle</b>
Heating	—	<b>Heat Pump-Elec Backup</b>
Cooling	—	<b>Central Air Conditioning</b>
Foundation	—	<b>Slab</b>
Construction	—	<b>Stick Built, Vinyl Siding</b>
Number of Stories	—	<b>1.5</b>

Listing Courtesy of Pagoda Realty & Property Management

### Market Activity: Recently Sold



Address	889 Tulpehocken Rd Myerstown, PA 17067	209 N Locust St Myerstown, PA 17067	14 N College St Myerstown, PA 17067	64 Eisenhower Rd Myerstown, PA 17067	9 Thistle Ct, Lot 21 Myerstown, PA 17067
Status	Subject Property	Recently Sold	Recently Sold	Recently Sold	Recently Sold
Amount	\$102,530 Est. Value	\$165,000 Sold Price	\$93,000 Sold Price	\$204,900 Sold Price	\$289,995 Sold Price
List Price	—	\$165,000	\$109,900	\$184,900	\$286,780
Recording Date	—	12/18/2020	12/17/2020	12/16/2020	12/10/2020
List/Sold Ratio	—	100%	85%	111%	101%
Days in RPR	—	50	31	105	299
Price Per Sq. Ft.	\$46	\$110	\$80	\$204	—
Bedrooms	—	2	3	3	3
Total Baths	2	2	1	1	2
Partial Baths	—	—	—	1	—
Total Rooms	—	—	—	—	—
Living Area	2,208	1,496	1,156	1,002	—
Lot Size	0.25 acres	10,019 sq ft	3,485 sq ft	0.46 acres	0.4 acres
Year Built	1930	1952	1900	1974	—
Living Area Range (low)	—	—	—	—	—
Living Area Range (high)	—	—	—	—	—
Property Type	Single Family Residence	Single Family Residence	Single Family Residence	Single Family Residence	Single Family Residence
Property Subtype	Single Family	Free Standing	Twin/Semi-Detached	Free Standing	Free Standing
MLS ID	—	PALN116524	PALN116948	PALN115378	PABK353410
Listing Broker	—	Courtesy of Iron Valley Real Estate	Courtesy of Kingsway Realty	Courtesy of Coldwell Banker Residential Brokerage-Cleona	Courtesy of Pagoda Realty & Property Management
Description	Highlighted fields were changed by agent to reflect knowledge of this property.	Here's a sweet little 2 bedroom rancher with lots of bonuses! this cozy home offers an eat-in kitchen complete with cool, retro stove, corian countertops, built-ins, and lots of pantry space. The large living room offers lots of light with the large pitcher window. Two good sized bedrooms sit at the end of the hall along with a full bath with a tub/shower combo. The lower level is waiting to be finished and houses the laundry and also a full bath (there is a closet upstairs that housed a stackable w/d unit at one point). Step outside to see the detached 1-car garage complete with electric and plumbing and it has a bonus space! attached to th...	Great home with large fenced backyard. Drive around back to alley and a one car detached garage. Hot water heater installed in 2016. Additional finished unheated square footage on 3rd floor.	Welcome to this lovely split level home in the rural myerstown area. It offers 3 hall entered bedrooms along with a full bath. The kitchen was installed brand new in 2013 with beautiful cabinetry that has soft close doors accompanied by granite counter tops. The kitchen opens to the dining/living area for ease of entertaining. Off of the dining area is a sliding door that leads to the 12'x10' raised poly deck for additional entertaining space with peaceful views of the lush greenery in the backyard. There is also a semi-finished 20'x14' living space in the basement that includes a pellet stove for supplemental heat in the colder months. The...	***builder incentive. Next 3 homes under contract to be built will receive 50% off all options/upgrades up to a \$15,000 value.*** tour the model home located at 16 meadowmark lane (aka 77 clover ct) myerstown, pa 17067 by appointment only. All other multi-listed homes are to-be-built. Welcome to alden homes newest neighborhood~ mountain meadows. Offering smart homes and innovative designs. Single homes starting in the mid 200~s. A gorgeous setting for your next dream home. Alden homes has been building handcrafted homes for over 25 years. They pride themselves on pioneering ahead in contemporary architecture yet maintaining a traditional out...



### Market Activity: Recently Sold



Address	889 Tulpehocken Rd Myerstown, PA 17067	3 Benjamin Cir Myerstown, PA 17067	35 Rosemont Dr Myerstown, PA 17067	111 Wintersville Rd Myerstown, PA 17067	113 Oaken Way Myerstown, PA 17067
Status	Subject Property	Recently Sold	Recently Sold	Recently Sold	Recently Sold
Amount	\$102,530 Est. Value	\$350,000 Sold Price	\$196,900 Sold Price	\$208,000 Sold Price	\$337,000 Sold Price
List Price	—	\$355,000	\$186,900	\$212,500	—
Recording Date	—	12/4/2020	11/30/2020	11/30/2020	11/24/2020
List/Sold Ratio	—	99%	105%	98%	—
Days in RPR	—	72	61	61	—
Price Per Sq. Ft.	\$46	\$143	\$108	\$118	\$143
Bedrooms	—	4	3	3	—
Total Baths	2	3	2	2	3
Partial Baths	—	1	—	1	1
Total Rooms	—	—	—	—	—
Living Area	2,208	2,454	1,821	1,768	2,354
Lot Size	0.25 acres	1.01 acres	0.28 acres	0.69 acres	2.08 acres
Year Built	1930	1995	2002	1960	2012
Living Area Range (low)	—	—	—	—	—
Living Area Range (high)	—	—	—	—	—
Property Type	Single Family Residence	Single Family Residence	Single Family Residence	Single Family Residence	Single Family Residence
Property Subtype	Single Family	Free Standing	Free Standing	Free Standing	Single Family
MLS ID	—	PALN115708	PALN116036	PALN115952	—
Listing Broker	—	Courtesy of Howard Hanna Krall Real Estate	Courtesy of Highlight Realty LLC	Courtesy of RE/MAX Cornerstone	—
Description		Settle in to fall in this gorgeous elco single! situated on a level 1 acre country lot with breathtaking views of rolling farmland and the blue mountain beyond, this gorgeous 2 story home boasts almost 3,000 square feet of comfortable finished living space. Cooking won't be a chore in the beautifully updated kitchen with quartz counter tops, bead board back splash, stainless steel appliances, and duraceramic flooring. A cozy breakfast nook off kitchen features a bow window seat and a welcoming gas fire place. For larger gatherings, entertain either in your formal dining room or out back on the covered patio overlooking the backyard a...	This is a well maintain and beautiful home that has all. This home is one of the larger floor plans in the community - hometown arbor gate. Myerstown's desirable 55+ active community that many have decided to call hometown arbor gate "home". The home offers about 1,821 sq feet of living space, 3 bedrooms and 2 full bathrooms, one level with newer replaced hvac system (heating and cooling), newer refrigerator, newer dish washer, newer microwave, newer stove, kitchen back splash, top of the line richmaid kitchen cabinetry. Newer washer and newer dryer are included. Open concept living at its best. Great room with cathedral ceiling. . the dinin...	Buy now and celebrate your holidays here — easy to show! make this wonderful well maintained 3 level split yours! elco. Nice back yard- .69 acres ready for your personal selections to update. 3 bedrooms. 1.5 baths. Central air. Wood burning fireplace. 12x15 patio. 13x24 garage. Rural setting. Same owner since built-must be a nice place to live! township septic completed july 2019. Roof maintained in oct 2020 w only small repairs required. Request docs as needed. Request floor plan. Confirmed by jackson township zoning to be commercial district so that may open more permitted uses than just residential for an in home business. R...	

Highlighted fields were changed by agent to reflect knowledge of this property.

# 209 N Locust St, Myerstown, PA 17067



LEGEND: 🏠 Subject Property 🏡 This Property

### RECENTLY SOLD

• Sold Date: 12/18/2020  
• MLS Listing PALN116524: 10/29/2020

### Sold Price

**\$165,000**

Sold Date: 12/18/2020  
Days in RPR: 50

### Current Estimated Value

**\$167,800**

Last RVM® Update: 11/25/2020

RVM® Est. Range:

**\$159,410 – \$176,190**

RVM® Confidence:



📉 RVM® Change

Last 1 Month: **-\$9,280**

📈 RVM® Change

Last 12 Months: **-**

Here's a sweet little 2 bedroom rancher with lots of bonuses! This cozy home offers an eat-in kitchen complete with cool, retro stove, corian countertops, built-ins, and lots of pantry space. The large living room offers lots of light with the large pitcher window. Two good sized bedrooms sit at th...

### Home Facts

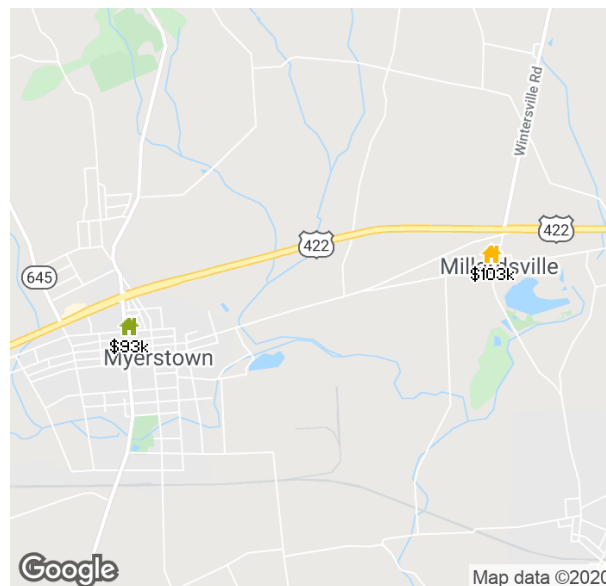
Property Type	Single Family Residence
Property Subtype	Single Family
Bedrooms	2
Total Baths	1
Full Baths	1
Partial Baths	0
Living Area (sq ft)	1,496
Lot Size	10,019 sq ft
Lot Dimensions	10019 SF
Garage	0
Garage (spaces)	0
Year Built	1952
Roofing	Shingle, Rubber
Heating	Forced Air Unit
Cooling	Central
Basement	Full Basement
Foundation	Block
Construction	Brick, Vinyl Siding
Exterior Walls	Brick
Number of Stories	1 story with Basement

### Public Facts

### Listing Facts

Courtesy of Iron Valley Real Estate

# 14 N College St, Myerstown, PA 17067



LEGEND: 🏠 Subject Property 🏡 This Property

### RECENTLY SOLD

- Sold Date: 12/17/2020
- MLS Listing PALN116948: 11/16/2020

### Sold Price

**\$93,000**

Sold Date: 12/17/2020  
Days in RPR: 31

### Current Estimated Value

**\$111,000**

Last AVM Update: 11/25/2020

AVM Est. Range:  
**\$93,240 – \$128,760**

AVM Confidence:



📈 AVM Change  
Last 1 Month: **\$12,000**

📈 AVM Change  
Last 12 Months: **16.84%**

Great home with large fenced backyard. Drive around back to alley and a one car detached garage. Hot water heater installed in 2016. Additional finished unheated square footage on 3rd floor.

### Home Facts

	Public Facts	Listing Facts
Property Type	<b>Multifamily/Multiplex</b>	<b>Single Family Residence</b>
Property Subtype	<b>Duplex</b>	<b>Twin/Semi-Detached</b>
Bedrooms	–	<b>3</b>
Total Baths	<b>1</b>	<b>1</b>
Full Baths	<b>1</b>	<b>1</b>
Partial Baths	–	–
Living Area (sq ft)	<b>1,156</b>	<b>1,156</b>
Lot Size	<b>3,485 sq ft</b>	<b>3,485 sq ft</b>
Lot Dimensions	<b>3485 SF</b>	–
Garage	–	<b>Rear Entry Garage</b>
Garage (spaces)	–	<b>1</b>
Year Built	<b>1900</b>	<b>1900</b>
Roofing	–	<b>Unknown</b>
Heating	<b>Forced Air Unit</b>	<b>Forced Air</b>
Cooling	<b>None</b>	<b>Window Units</b>
Basement	<b>Full Basement</b>	<b>Unfinished</b>
Construction	–	<b>Stick Built</b>
Exterior Walls	<b>Other</b>	–
Number of Stories	<b>2+AB</b>	<b>2.5</b>

Courtesy of Kingsway Realty



# 64 Eisenhauer Rd, Myerstown, PA 17067



LEGEND: Subject Property This Property

### RECENTLY SOLD

• Sold Date: 12/16/2020  
• MLS Listing PALN115378: 9/2/2020

### Sold Price

**\$204,900**

Sold Date: 12/16/2020  
Days in RPR: 105

### Current Estimated Value

**\$180,660**

Last RVM® Update: 11/25/2020

RVM® Est. Range:

**\$171,627 – \$189,693**

RVM® Confidence:



RVM® Change

Last 1 Month: **\$2,960**

RVM® Change

Last 12 Months: **17.58%**

Welcome to this lovely split level home in the rural Myerstown area. It offers 3 hall entered bedrooms along with a full bath. The kitchen was installed brand new in 2013 with beautiful cabinetry that has soft close doors accompanied by granite counter tops. The kitchen opens to the dining/living a...

### Home Facts

Property Type	Single Family Residence	Single Family Residence
Property Subtype	Single Family	Free Standing
Bedrooms	—	3
Total Baths	2	1
Full Baths	1	1
Partial Baths	1	—
Living Area (sq ft)	1,002	1,002
Lot Size	0.46 acres	0.46 acres
Lot Dimensions	20038 SF	—
Garage	—	Basement Garage, Side Entry Garage
Garage (spaces)	—	1
Year Built	1974	1974
Roofing	—	Shingle
Heating	Hot Water	Hot Water
Cooling	None	Ductless Mini Split, Window Units
Basement	Basement	Partial
Foundation	—	Block
Construction	—	Aluminum Siding
Exterior Walls	Siding (Alum/Vinyl)	—
Number of Stories	—	1.5

Courtesy of Coldwell Banker Residential Brokerage-Cleona

# 9 Thistle Ct, Lot 21, Myerstown, PA 17067



LEGEND: 🏠 Subject Property 🏡 This Property

### RECENTLY SOLD

- Sold Date: 12/10/2020
- MLS Listing PABK353410: 2/15/2020

### Sold Price

**\$289,995**

Sold Date: 12/10/2020  
Days in RPR: 299

\*\*\*BUILDER INCENTIVE. Next 3 homes under contract to be built will receive 50% off all options/upgrades up to a \$15,000 value.\*\*\* Tour the model home located at 16 Meadowlark Lane (AKA 77 Clover Ct) Myerstown, PA 17067 by appointment only. All other multi-listed homes are to-be-built. Welcome to AI...

### Home Facts

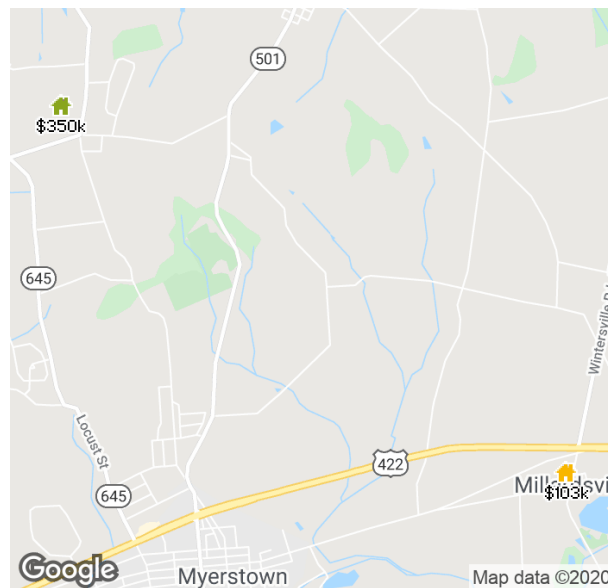
### Public Facts

### Listing Facts

Property Type	—	<b>Single Family Residence</b>
Property Subtype	—	<b>Free Standing</b>
Bedrooms	—	<b>3</b>
Total Baths	—	<b>2</b>
Full Baths	—	<b>2</b>
Partial Baths	—	—
Living Area (sq ft)	—	—
Lot Size	—	<b>0.4 acres</b>
Lot Dimensions	—	<b>0.00 x 0.00</b>
Garage	—	<b>Garage Door Opener</b>
Garage (spaces)	—	<b>2</b>
Roofing	—	<b>Shingle</b>
Heating	—	<b>Heat Pump-Elec Backup</b>
Cooling	—	<b>Central Air Conditioning</b>
Foundation	—	<b>Slab</b>
Construction	—	<b>Stick Built, Stone, Vinyl Siding</b>
Number of Stories	—	<b>1</b>

Courtesy of Pagoda Realty & Property Management

### 3 Benjamin Cir, Myerstown, PA 17067



LEGEND: 🏠 Subject Property 🏡 This Property

#### RECENTLY SOLD

• Sold Date: 12/4/2020  
• MLS Listing PALN115708: 9/23/2020

#### Sold Price

**\$350,000**

Sold Date: 12/4/2020  
Days in RPR: 72

#### Current Estimated Value

**\$365,110**

Last RVM® Update: 11/25/2020

RVM® Est. Range:

**\$332,251 – \$397,969**

RVM® Confidence:



📈 RVM® Change

Last 1 Month: **\$800**

📈 RVM® Change

Last 12 Months: **4.54%**

Settle in to Fall in this gorgeous ELCO single! Situated on a level 1 acre country lot with breathtaking views of rolling farmland and the Blue Mountain beyond, this gorgeous 2 story home boasts almost 3,000 square feet of comfortable finished living space. Cooking won't be a chore in the beauti...

#### Home Facts

	Public Facts	Listing Facts
Property Type	Single Family Residence	Single Family Residence
Property Subtype	Single Family	Free Standing
Bedrooms	—	4
Total Baths	3	3
Full Baths	2	2
Partial Baths	1	1
Living Area (sq ft)	2,454	2,454
Lot Size	1.01 acres	1.01 acres
Lot Dimensions	1.010 AC	—
Basement (sq ft)	—	234
Garage	—	Side Entry Garage, Garage Door Opener
Garage (spaces)	—	2
Year Built	1995	1995
Heating	Heat Pump	Heat Pump
Cooling	Yes	Central Air Conditioning
Fireplaces	—	Yes
Basement	Improved Basement (Finished)	Full, Partially Finished
Construction	—	Vinyl Siding
Exterior Walls	Siding (Alum/Vinyl)	—
Number of Stories	2 story with Basement	2

Courtesy of Howard Hanna Krall Real Estate



### 35 Rosemont Dr, Myerstown, PA 17067



LEGEND: 🏠 Subject Property 🏡 This Property

#### RECENTLY SOLD

• Sold Date: 11/30/2020  
• MLS Listing PALN116036: 9/30/2020

#### Sold Price

**\$196,900**

Sold Date: 11/30/2020  
Days in RPR: 61

#### Current Estimated Value

**\$186,850**

Last RVM® Update: 11/25/2020

RVM® Est. Range:

**\$177,508 – \$196,192**

RVM® Confidence:



📈 RVM® Change

Last 1 Month: **\$1,030**

📈 RVM® Change

Last 12 Months: **11.52%**

This is a well maintain and beautiful home that has all. This home is one of the larger floor plans in the community - Hometown Arbor Gate. Myerstown's desirable 55+ active community that many have decided to call Hometown Arbor Gate "HOME". The home offers about 1,821 sq feet of living space, 3 be...

#### Home Facts

Property Type  
Property Subtype  
Bedrooms  
Total Baths  
Full Baths  
Partial Baths  
Living Area (sq ft)  
Lot Size  
Lot Dimensions  
Garage  
Garage (spaces)  
Year Built  
Heating  
Cooling  
Fireplaces  
Basement  
Foundation  
Construction  
Exterior Walls  
Number of Stories

#### Public Facts

Single Family Residence  
Single Family  
—  
2  
2  
—  
1,821  
0.28 acres  
12197 SF  
—  
—  
2002  
Forced Air Unit  
Central  
1  
Basement  
Slab  
—  
Siding (Alum/Vinyl)  
1 story with Basement

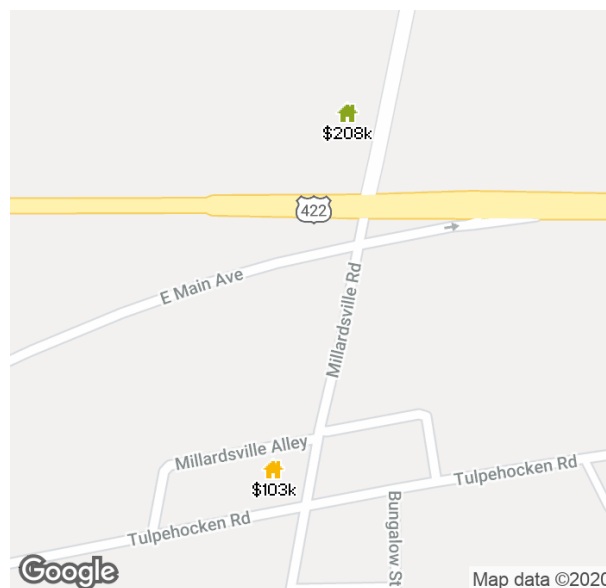
#### Listing Facts

Single Family Residence  
Free Standing  
3  
2  
2  
—  
1,821  
—  
Garage - Front Entry  
2  
2002  
Forced Air  
Central Air Conditioning  
1  
No  
—  
Vinyl Siding  
—  
1

Courtesy of Highlight Realty LLC



# 111 Wintersville Rd, Myerstown, PA 17067



LEGEND: 🏠 Subject Property 🏡 This Property

### RECENTLY SOLD

• Sold Date: 11/30/2020  
• MLS Listing PALN115952: 9/30/2020

### Sold Price

**\$208,000**

Sold Date: 11/30/2020  
Days in RPR: 61

### Current Estimated Value

**\$206,940**

Last RVM® Update: 11/25/2020

RVM® Est. Range:

**\$190,385 – \$223,495**

RVM® Confidence:



📉 RVM® Change  
Last 1 Month: **-\$460**

📈 RVM® Change  
Last 12 Months: **12.81%**

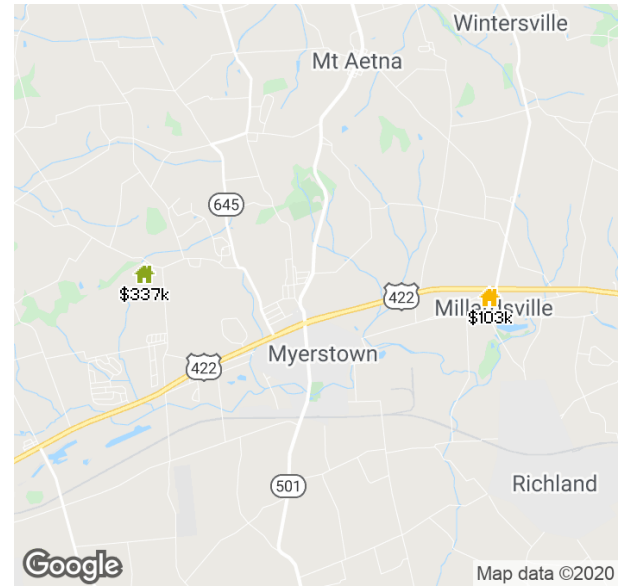
Buy now and celebrate your holidays here — EASY TO SHOW!  
Make this wonderful well maintained 3 level split yours! ELCO. Nice back yard- .69 acres! Ready for your personal selections to update. 3 bedrooms. 1.5 baths. Central Air. Wood burning fireplace. 12x15 patio. 13x24 garage. Rural settin...

### Home Facts

	Public Facts	Listing Facts
Property Type	Single Family Residence	Single Family Residence
Property Subtype	Single Family	Free Standing
Bedrooms	—	3
Total Baths	2	2
Full Baths	1	1
Partial Baths	1	1
Living Area (sq ft)	1,358	1,768
Lot Size	0.69 acres	0.69 acres
Lot Dimensions	30056 SF	—
Garage	—	Garage - Front Entry
Garage (spaces)	—	1
Year Built	1960	1960
Heating	Electric	Electric Baseboard Heat
Cooling	None	Central Air Conditioning
Fireplaces	1	1
Basement	Basement	Other
Foundation	Slab	—
Construction	—	Aluminum Siding, Brick
Exterior Walls	Siding (Alum/Vinyl)	—

Courtesy of RE/MAX Cornerstone

# 113 Oaken Way, Myerstown, PA 17067



LEGEND: 🏠 Subject Property 🏡 This Property

**RECENTLY SOLD**

• Sold Date: 11/24/2020  
• Public Record

**Sold Price**

**\$337,000**

Sold Date: 11/24/2020

**Current Estimated Value**

**\$365,380**

Last RVM® Update: 11/25/2020

RVM® Est. Range:

**\$325,189 – \$405,571**

RVM® Confidence:



📈 RVM® Change

Last 1 Month: **\$5,330**

📈 RVM® Change

Last 12 Months: **2.45%**

## Home Facts

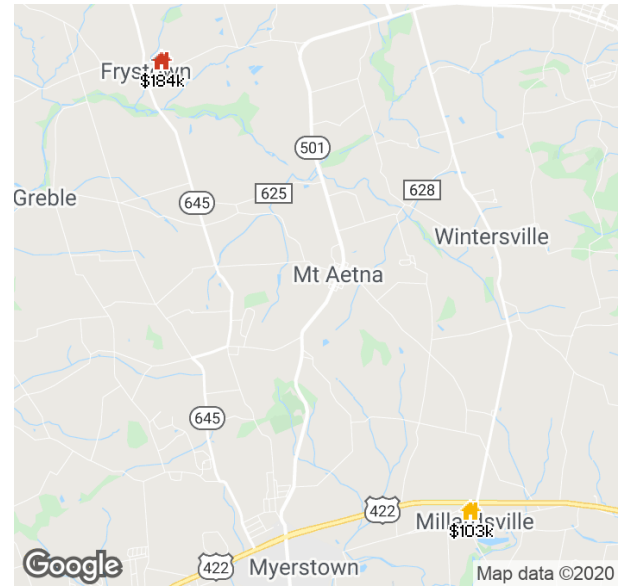
	Public Facts	Listing Facts
Property Type	<b>Single Family Residence</b>	—
Property Subtype	<b>Single Family</b>	—
Bedrooms	—	—
Total Baths	<b>3</b>	—
Full Baths	<b>2</b>	—
Partial Baths	<b>1</b>	—
Living Area (sq ft)	<b>2,354</b>	—
Lot Size	<b>2.08 acres</b>	—
Lot Dimensions	<b>2.080 AC</b>	—
Year Built	<b>2012</b>	—
Heating	<b>Radiant</b>	—
Cooling	<b>Central</b>	—
Basement	<b>Full Basement</b>	—
Exterior Walls	<b>Siding (Alum/Vinyl)</b>	—
Number of Stories	<b>2 story with Basement</b>	—

Market  
Activity:  
Distressed



Address	889 Tulpehocken Rd Myerstown, PA 17067	413 Frystown Rd Myerstown, PA 17067	556 W Main Ave Myerstown, PA 17067	447 Beagle Rd Myerstown, PA 17067	
Status	Subject Property	Distressed	Distressed	Distressed	
Estimated Value	\$102,530	\$184,000	\$175,870	\$197,730	
Amount	\$102,530 Est. Value	\$184,000 Est. Value	\$175,870 Est. Value	\$197,730 Est. Value	
Past Due Amt.	—	—	—	—	
Recording Date	—	3/1/2006	6/3/2002	10/3/2012	
Days in RPR	—	—	—	—	
Price Per Sq. Ft.	\$46	\$69	\$105	\$162	
Bedrooms	—	4	—	—	
Total Baths	2	2	1	1	
Partial Baths	—	—	—	—	
Total Rooms	—	8	—	—	
Living Area	2,208	2,677	1,680	1,220	
Lot Size	0.25 acres	0.27 acres	0.25 acres	1.08 acres	
Year Built	1930	1900	1950	1988	
Living Area Range (low)	—	—	—	—	
Living Area Range (high)	—	—	—	—	
Property Type	Single Family Residence	Single Family Residence	Single Family Residence	Single Family Residence	
Property Subtype	Single Family	Single Family	Single Family	Single Family	
MLS ID	—	—	—	—	
Listing Broker	—	—	—	—	
Description					
<div> <p>Highlighted fields were changed by agent to reflect knowledge of this property.</p> </div>					

# 413 Frystown Rd, Myerstown, PA 17067



LEGEND: 📍 Subject Property 🏠 This Property

### OFF MARKET

- Preforeclosure
- Notice of Foreclosure Sale

Current Estimated Value

**\$184,000**

Last AVM Update: 11/25/2020

AVM Est. Range:

**\$115,920 – \$252,080**

AVM Confidence:



⬆️ AVM Change

Last 1 Month: **\$2,000**

⬆️ AVM Change

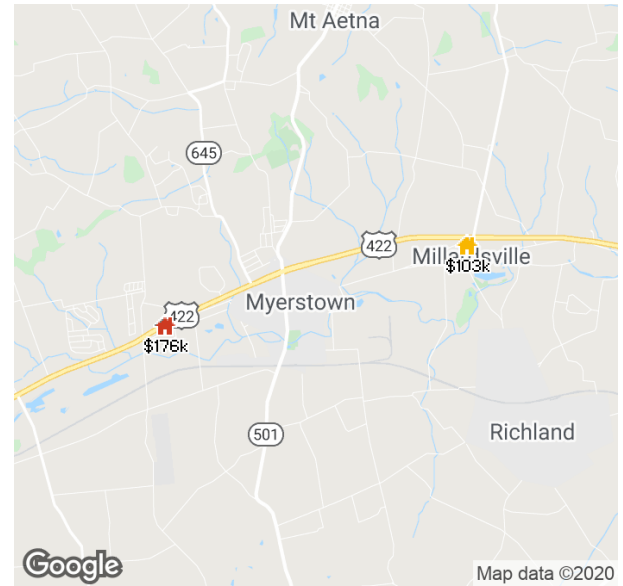
Last 12 Months: **6.97%**

### Home Facts

	Public Facts	Listing Facts
Property Type	<b>Single Family Residence</b>	—
Property Subtype	<b>Single Family</b>	—
Bedrooms	<b>4</b>	—
Total Baths	<b>2</b>	—
Full Baths	<b>2</b>	—
Partial Baths	<b>—</b>	—
Living Area (sq ft)	<b>2,677</b>	—
Lot Size	<b>0.27 acres</b>	—
Lot Dimensions	<b>11761 SF</b>	—
Garage	<b>Yes</b>	—
Garage (spaces)	<b>3</b>	—
Year Built	<b>1900</b>	—
Total Rooms	<b>8</b>	—
Heating	<b>Hot Water</b>	—
Basement	<b>Full Basement</b>	—
Exterior Walls	<b>Asbestos Shingle</b>	—
Number of Stories	<b>2.5+B</b>	—



### 556 W Main Ave, Myerstown, PA 17067



LEGEND: 🏠 Subject Property 🏠 This Property

#### OFF MARKET

- Preforeclosure
- Notice of Foreclosure Sale

#### Current Estimated Value

**\$175,870**

Last RVM® Update: 11/25/2020

RVM® Est. Range:

**\$158,283 – \$193,457**

RVM® Confidence:



📈 RVM® Change

Last 1 Month: **\$2,270**

📈 RVM® Change

Last 12 Months: **14.04%**

#### Home Facts

	Public Facts	Listing Facts
Property Type	<b>Single Family Residence</b>	—
Property Subtype	<b>Single Family</b>	—
Bedrooms	—	—
Total Baths	<b>1</b>	—
Full Baths	<b>1</b>	—
Partial Baths	—	—
Living Area (sq ft)	<b>1,680</b>	—
Lot Size	<b>0.25 acres</b>	—
Lot Dimensions	<b>10890 SF</b>	—
Year Built	<b>1950</b>	—
Heating	<b>Hot Water</b>	—
Cooling	<b>Central</b>	—
Basement	<b>Full Basement</b>	—
Exterior Walls	<b>Brick</b>	—
Number of Stories	<b>1+AB</b>	—

# 447 Beagle Rd, Myerstown, PA 17067



LEGEND: Subject Property This Property

### OFF MARKET

- Preforeclosure
- Notice of Foreclosure Sale

### Current Estimated Value

**\$197,730**

Last RVM® Update: 11/25/2020

RVM® Est. Range:

**\$175,980 – \$219,480**

RVM® Confidence:



RVM® Change

Last 1 Month: **\$14,080**

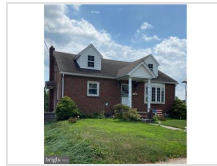
RVM® Change

Last 12 Months: **7.47%**

### Home Facts

	Public Facts	Listing Facts
Property Type	<b>Single Family Residence</b>	—
Property Subtype	<b>Single Family</b>	—
Bedrooms	—	—
Total Baths	<b>1</b>	—
Full Baths	<b>1</b>	—
Partial Baths	—	—
Living Area (sq ft)	<b>1,220</b>	—
Lot Size	<b>1.08 acres</b>	—
Lot Dimensions	<b>1.080 AC</b>	—
Year Built	<b>1988</b>	—
Heating	<b>Forced Air Unit</b>	—
Cooling	<b>None</b>	—
Basement	<b>Basement</b>	—
Exterior Walls	<b>Siding (Alum/Vinyl)</b>	—

### Market Activity: Expired



Address	889 Tulpehocken Rd Myerstown, PA 17067	206 W Maple Ave Myerstown, PA 17067	109 Poplar St Myerstown, PA 17067	1117 Houtztown Rd Myerstown, PA 17067	540 W Main Ave Myerstown, PA 17067
Status	Subject Property	Expired	Expired	Expired	Expired
Amount	\$102,530 Est. Value	\$190,000 List Price	\$140,000 List Price	\$85,000 List Price	\$165,000 List Price
Listing Date	—	7/22/2020	10/9/2020	6/3/2020	4/10/2020
Days in RPR	—	101	10	113	166
Price Per Sq. Ft.	\$46	\$123	\$129	\$97	\$105
Bedrooms	—	3	2	2	3
Total Baths	2	1	1	1	2
Partial Baths	—	—	—	—	1
Total Rooms	—	—	—	—	—
Living Area	2,208	1,540	1,084	880	1,568
Lot Size	0.25 acres	0.42 acres	0.31 acres	1.03 acres	0.25 acres
Year Built	1930	1960	1975	1867	1920
Living Area Range (low)	—	—	—	—	—
Living Area Range (high)	—	—	—	—	—
Property Type	Single Family Residence	Single Family Residence	Single Family Residence	Single Family Residence	Single Family Residence
Property Subtype	Single Family	Free Standing	Free Standing	Free Standing	Free Standing
MLS ID	—	PALN114816	PALN116206	PALN113950	PALN113346
Listing Broker	—	Listing Courtesy of Iron Valley Real Estate	Listing Courtesy of Hostetter Realty	Listing Courtesy of Cavalry Realty LLC	Listing Courtesy of Howard Hanna Krall Real Estate
Description	Highlighted fields were changed by agent to reflect knowledge of this property.	Brick cape cod, 2 bedrooms on main floor, one on the upper level. Garage is incorporated underneath the home in the basement. Own this home or make it your investment property!	Property is going to auction on monday october 19th at 6:00 pm. Considering offers over \$140,000. Property cannot be sold before auction date. Any submitted offers before the auction will be considered a starting bid at the live on-site auction. Charming house on a very quiet street in a small community! very clean 2 bedroom brick rancher w/attached garage on .31 acre lot. Built in 1975, approx. 1,084 sq. Ft. On main level, solid cherry kitchen cabinets, all appliances, eat-at counter, open to dining area and newer patio doors open to beautiful brick paver patio. Living room w/brick fireplace, 2 br w/closets, full bath w/tub shower....	Buy this 1 acre property with a nice country setting. At public auction this july 9th, 2020 at 6 pm. List price is starting bid. 2 story property with 2 bedrooms and 1 bath. Laundry on main floor. Vinyl siding and replacement windows and 972 sq feet. Newer 26x26 attached 2 car garage with heat.ed floors. Terms of auction 10 % down on site if the winning bidder and the remaining amount due with in 45 days.	Spacious jackson township home on 1/4 acre lot with 3 large bedrooms and 1.5 baths. Main floor laundry, mudroom, and large deck for entertaining too! two year old furnace. Very nice fenced in yard. Over sized 2 car detached garage, a mechanics dream! this home is located close to jackson elementary school. This property also offers lots of off street parking!



### Market Activity: Expired



Address	889 Tulpehocken Rd Myerstown, PA 17067	531 Kutztown Rd Myerstown, PA 17067	319 Yeagley Rd Myerstown, PA 17067	486 Houtztown Rd, #ES Myerstown, PA 17067	334 Yeagley Rd Myerstown, PA 17067
Status	Subject Property	Expired	Expired	Expired	Expired
Amount	\$102,530 Est. Value	\$119,900 List Price	\$200,000 List Price	\$274,900 List Price	\$215,000 List Price
Listing Date	—	3/16/2020	1/31/2020	7/29/2019	3/19/2020
Days in RPR	—	184	182	366	121
Price Per Sq. Ft.	\$46	\$99	\$150	—	\$122
Bedrooms	—	3	3	3	3
Total Baths	2	1	2	2	2
Partial Baths	—	—	—	—	1
Total Rooms	—	—	—	—	6
Living Area	2,208	1,212	1,334	—	1,757
Lot Size	0.25 acres	0.36 acres	0.72 acres	0.41 acres	0.55 acres
Year Built	1930	1918	2001	—	1974
Living Area Range (low)	—	—	—	—	—
Living Area Range (high)	—	—	—	—	—
Property Type	Single Family Residence	Single Family Residence	Single Family Residence	Single Family Residence	Single Family Residence
Property Subtype	Single Family	Free Standing	Free Standing	Free Standing	Free Standing
MLS ID	—	PALN112700	PALN112234	PALN108242	PALN113322
Listing Broker	—	Listing Courtesy of Howard Hanna Krall Real Estate	Listing Courtesy of Iron Valley Real Estate	Listing Courtesy of Iron Valley Real Estate	Listing Courtesy of BHHS Homesale Realty- Reading Berks
Description	Highlighted fields were changed by agent to reflect knowledge of this property.	Cute country home on a 1/3 acre lot! large eat in kitchen, replacement windows, newer flooring in kitchen & bathroom. Detached one car over sized garage with electric. Lots of off street parking too! don't wait, set up your showing today - this one won't last long!	Nice country ranch home, tree lined .72 acre lot, with raised garden beds for your garden. 3 bedrooms, 2 full baths attached 2 car garage. Kitchen has oak cabinets, economical gas heat, central air, great covered front porch. Come take a look and what this home has to offer	To be built - new construction - priced based on purchase of houtztown lot with home design as shown on photo or you can choose from many plans, styles or complete custom to your specifications. Tri-valley contractors exclusive builder. Elco school district, great country setting north of myerstown but close to all amenities. Come view the lot and we'll build your dream home!	Well maintained 3 bedroom, 2 bath ranch with central air on .55 acres backing to field. Large living room with propane fireplace. Huge family room in lower level with tile flooring. Large kitchen with plenty of cabinets and counter space and double lazy susans, just needs a little updating. The cabinet maker was plain-n-fancy. Large mud room/laundry with pantry. Two full baths on main floor. Master bedroom with many built-ins. 2 car garage with built-in cabinets and shelving units can stay. Newer roof, water purification system & uv light. Mechanicals are well maintained. House just needs a little updating. Wonderful opportunity in this...

### 206 W Maple Ave, Myerstown, PA 17067



LEGEND: Subject Property This Property

EXPIRED

• MLS Listing PALN114816: 7/22/2020

List Price

**\$190,000**

Expired Date: 10/31/2020

Days in RPR: 101

Current Estimated Value

**\$172,000**

Last RVM® Update: 11/25/2020

RVM® Est. Range:

**\$161,680 – \$182,320**

RVM® Confidence:

★★★★★

RVM® Change

Last 1 Month: **-\$10,990**

RVM® Change

Last 12 Months: **–**

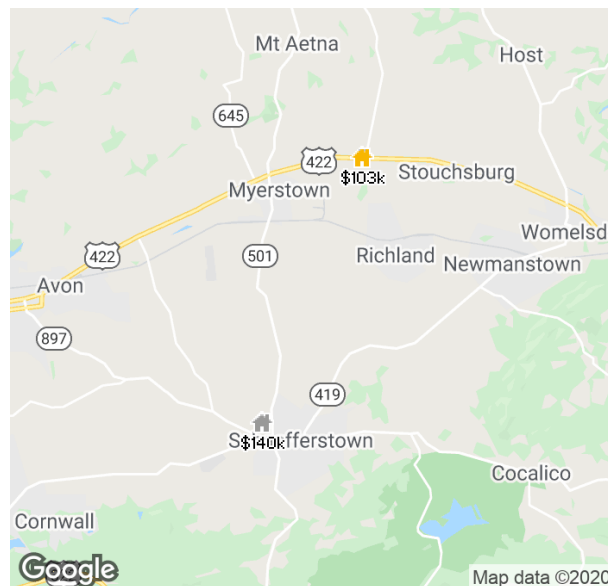
Brick Cape Cod, 2 bedrooms on main floor, one on the upper level. Garage is incorporated underneath the home in the basement. Own this home or make it your investment property!

#### Home Facts

	Public Facts	Listing Facts
Property Type	Single Family Residence	Single Family Residence
Property Subtype	Single Family	Free Standing
Bedrooms	–	3
Total Baths	1	1
Full Baths	1	1
Partial Baths	–	–
Living Area (sq ft)	1,540	1,540
Lot Size	0.42 acres	0.42 acres
Lot Dimensions	18295 SF	–
Garage	Yes	Basement Garage
Garage (spaces)	1	1
Year Built	1960	1960
Heating	Forced Air Unit	Forced Air
Cooling	Central	Central Air Conditioning
Basement	Full Basement	Full
Construction	–	Brick
Exterior Walls	Brick	–
Number of Stories	1+AB	1.5

Listing Courtesy of Iron Valley Real Estate

### 109 Poplar St, Myerstown, PA 17067



LEGEND: 🏠 Subject Property 🏠 This Property

**EXPIRED**  
• MLS Listing PALN116206: 10/9/2020

**List Price**  
**\$140,000**

Expired Date: 10/19/2020  
Days in RPR: 10

**Current Estimated Value**  
**\$149,000**

Last AVM Update: 11/25/2020

AVM Est. Range:  
**\$123,670 – \$174,330**

AVM Confidence:  
★★★★☆

➡ AVM Change  
Last 1 Month: –

⬇ AVM Change  
Last 12 Months: **-6.87%**

PROPERTY IS GOING TO AUCTION ON MONDAY OCTOBER 19th at 6:00 pm. CONSIDERING OFFERS OVER \$140,000. PROPERTY CANNOT BE SOLD BEFORE AUCTION DATE. ANY SUBMITTED OFFERS BEFORE THE AUCTION WILL BE CONSIDERED A STARTING BID AT THE LIVE ON-SITE AUCTION. Charming house on a very quiet street in a small...

#### Home Facts

	Public Facts	Listing Facts
Property Type	Single Family Residence	Single Family Residence
Property Subtype	Single Family	Free Standing
Bedrooms	–	2
Total Baths	1	1
Full Baths	1	1
Partial Baths	–	–
Living Area (sq ft)	1,084	1,084
Lot Size	0.31 acres	0.31 acres
Lot Dimensions	13504 SF	–
Garage	–	Garage - Front Entry
Garage (spaces)	–	1
Year Built	1975	1975
Heating	Hot Water	Hot Water Baseboard
Cooling	Central	Central Air Conditioning
Fireplaces	1	1
Basement	Full Basement	Full
Construction	–	Brick
Exterior Walls	Siding (Alum/Vinyl)	–
Number of Stories	1 story with Basement	1

Listing Courtesy of Hostetter Realty

# 1117 Houtztown Rd, Myerstown, PA 17067



LEGEND: 📍 Subject Property 🏠 This Property

EXPIRED

• MLS Listing PALN113950: 6/3/2020

### List Price

**\$85,000**

Expired Date: 9/24/2020  
Days in RPR: 113

### Current Estimated Value

**\$100,000**

Last AVM Update: 11/25/2020

AVM Est. Range:  
**\$78,000 – \$122,000**

AVM Confidence:



➡ AVM Change  
Last 1 Month: –

⬇ AVM Change  
Last 12 Months: **-36.3%**

Buy this 1 acre property with a nice country setting. At Public Auction this July 9th, 2020 at 6 PM. List price is starting bid. 2 Story Property with 2 bedrooms and 1 bath. Laundry on main floor. Vinyl siding and replacement windows and 972 sq feet. Newer 26X26 Attached 2 Car Garage with Heat.ed F...

### Home Facts

### Public Facts

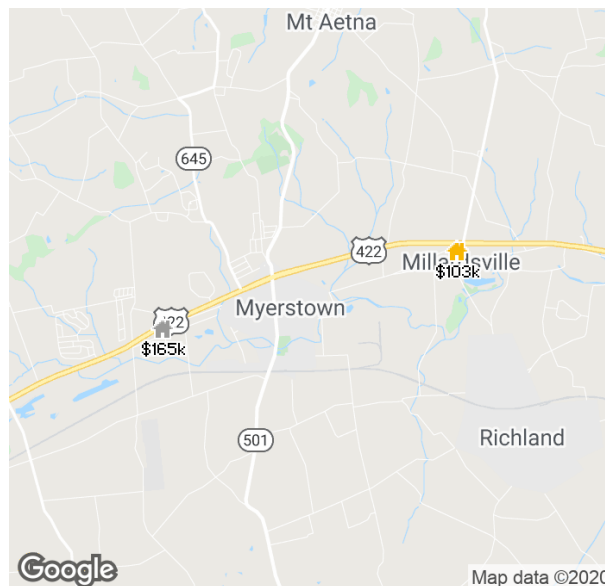
### Listing Facts

Property Type	Single Family Residence	Single Family Residence
Property Subtype	Single Family	Free Standing
Bedrooms	–	2
Total Baths	1	1
Full Baths	1	1
Partial Baths	–	–
Living Area (sq ft)	880	880
Lot Size	1.03 acres	1.03 acres
Lot Dimensions	1.030 AC	–
Garage	–	Covered Parking, Side Entry Garage, Inside Access
Garage (spaces)	–	2
Year Built	1967	1867
Roofing	–	Asphalt
Heating	Hot Water	Hot Water
Cooling	None	None
Basement	Full Basement	Full, Interior Access, Outside Entrance, Poured Concrete, Unfinished
Foundation	–	Stone, Block
Construction	–	Vinyl Siding, Frame, Stick Built
Exterior Walls	Siding (Alum/Vinyl)	–
Number of Stories	2 story with Basement	2

Listing Courtesy of Cavalry Realty LLC



### 540 W Main Ave, Myerstown, PA 17067



LEGEND: Subject Property This Property

**EXPIRED**  
• MLS Listing PALN113346: 4/10/2020

**List Price**  
**\$165,000**

Expired Date: 9/23/2020  
Days in RPR: 166

**Current Estimated Value**  
**\$164,910**

Last RVM® Update: 11/25/2020

RVM® Est. Range:  
**\$153,367 – \$176,453**

RVM® Confidence:  
★★★★★

RVM® Change  
Last 1 Month: **\$820**

RVM® Change  
Last 12 Months: **17.5%**

Spacious Jackson township home on 1/4 acre lot with 3 large bedrooms and 1.5 baths. Main floor laundry, mudroom, and large deck for entertaining too! Two year old furnace. Very nice fenced in yard. Over sized 2 car detached garage, a mechanics dream! This home is located close to Jackson Elem...

#### Home Facts

Property Type	Single Family Residence	Single Family Residence
Property Subtype	Single Family	Free Standing
Bedrooms	—	3
Total Baths	1	2
Full Baths	1	1
Partial Baths	—	1
Living Area (sq ft)	1,568	1,568
Lot Size	0.25 acres	0.25 acres
Lot Dimensions	10890 SF	—
Garage	—	Rear Entry Garage, Oversized
Garage (spaces)	—	2
Year Built	1920	1920
Roofing	—	Metal
Heating	Hot Water	Hot Water, S/W Changeover
Cooling	None	None
Basement	Full Basement	Full
Construction	—	Aluminum Siding
Exterior Walls	Siding (Alum/Vinyl)	—
Number of Stories	2+AB	2

Listing Courtesy of Howard Hanna Krall Real Estate

# 531 Kutztown Rd, Myerstown, PA 17067



LEGEND: 🏠 Subject Property 🏠 This Property

**EXPIRED**  
• MLS Listing PALN12700: 3/16/2020

**List Price**  
**\$119,900**

Expired Date: 9/16/2020  
Days in RPR: 184  
Last Price Update: 6/1/2020

**Current Estimated Value**  
**\$109,040**

Last RVM® Update: 11/25/2020

RVM® Est. Range:  
**\$101,408 – \$116,672**

RVM® Confidence:  
★★★★★

📈 RVM® Change  
Last 1 Month: **\$480**

📉 RVM® Change  
Last 12 Months: **-15.9%**

Cute country home on a 1/3 acre lot! Large eat in kitchen, replacement windows, newer flooring in kitchen & bathroom. Detached one car over sized garage with electric. LOTS of off street parking too! Don't wait, set up your showing today - this one won't last long!

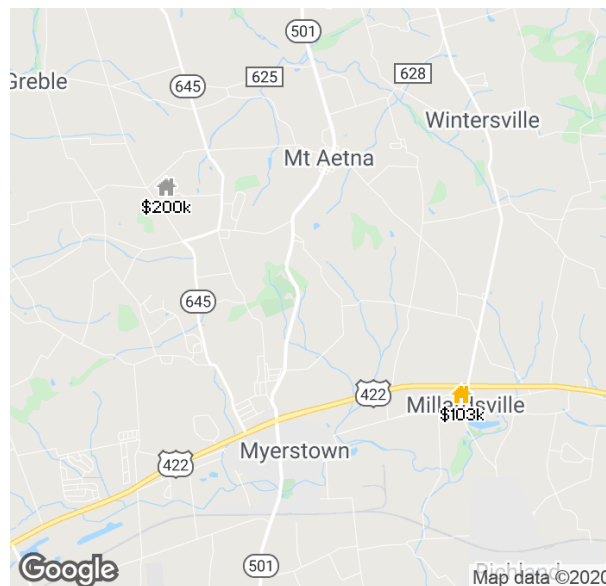
### Home Facts

	Public Facts	Listing Facts
Property Type	Single Family Residence	Single Family Residence
Property Subtype	Single Family	Free Standing
Bedrooms	—	3
Total Baths	1	1
Full Baths	1	1
Partial Baths	—	—
Living Area (sq ft)	1,212	1,212
Lot Size	0.36 acres	0.36 acres
Lot Dimensions	15682 SF	—
Garage	—	Garage - Front Entry, Oversized
Garage (spaces)	—	1
Year Built	1918	1918
Roofing	—	Composite
Heating	Forced Air Unit	Hot Water Baseboard
Cooling	None	None
Basement	Full Basement	Full, Unfinished
Construction	—	Vinyl Siding
Exterior Walls	Siding (Alum/Vinyl)	—
Number of Stories	2+AB	2

Listing Courtesy of Howard Hanna Krall Real Estate



### 319 Yeagley Rd, Myerstown, PA 17067



LEGEND: 🏠 Subject Property 🏠 This Property

**EXPIRED**  
• MLS Listing PALN112234: 1/31/2020

#### List Price

**\$200,000**

Expired Date: 7/31/2020

Days in RPR: 182

Last Price Update: 3/9/2020

#### Current Estimated Value

**\$204,490**

Last RVM® Update: 11/25/2020

RVM® Est. Range:

**\$190,176 – \$218,804**

RVM® Confidence:

★★★★★

📈 RVM® Change

Last 1 Month: **\$2,170**

📈 RVM® Change

Last 12 Months: **8.36%**

Nice Country Ranch home, Tree Lined .72 acre lot, with raised garden beds for your garden. 3 bedrooms, 2 full baths attached 2 car garage. Kitchen has oak cabinets, Economical gas heat, Central Air, Great covered front porch. Come take a look and what this home has to offer

#### Home Facts

	Public Facts	Listing Facts
Property Type	Single Family Residence	Single Family Residence
Property Subtype	Single Family	Free Standing
Bedrooms	–	3
Total Baths	2	2
Full Baths	2	2
Partial Baths	–	–
Living Area (sq ft)	1,334	1,334
Lot Size	0.72 acres	0.72 acres
Lot Dimensions	31363 SF	–
Garage	–	Garage Door Opener
Garage (spaces)	–	2
Year Built	2001	2001
Roofing	–	Asbestos Shingle
Heating	Forced Air Unit	Forced Air
Cooling	Central	Central Air Conditioning
Fireplaces	1	–
Basement	Full Basement	Sump Pump
Construction	–	Aluminum Siding
Exterior Walls	Siding (Alum/Vinyl)	–
Number of Stories	1 story with Basement	1

*Listing Courtesy of Iron Valley Real Estate*

# 486 Houtztown Rd, #ES, Myerstown, PA 17067



LEGEND: 📍 Subject Property 🏠 This Property

**EXPIRED**

• MLS Listing PALN108242: 7/29/2019

**List Price**

**\$274,900**

Expired Date: 7/29/2020

Days in RPR: 366

Last Price Update: 10/4/2019

TO BE BUILT - NEW  
CONSTRUCTION - Priced based  
on purchase of Houtztown lot with  
home design as shown on photo or  
you can choose from many  
plans, styles or complete custom to  
your specifications. Tri-Valley  
Contractors Exclusive Builder.  
ELCO School District, great  
country setting north of  
Myerstown...

**Home Facts**

**Public Facts**

**Listing Facts**

Property Type	-	<b>Single Family Residence</b>
Property Subtype	-	<b>Free Standing</b>
Bedrooms	-	<b>3</b>
Total Baths	-	<b>2</b>
Full Baths	-	<b>2</b>
Partial Baths	-	-
Living Area (sq ft)	-	-
Lot Size	-	<b>0.41 acres</b>
Garage	-	<b>Garage Door Opener, Other</b>
Garage (spaces)	-	<b>2</b>
Heating	-	<b>Forced Air, Heat Pump-Gas Backup</b>
Cooling	-	<b>Central Air Conditioning</b>
Basement	-	<b>Full</b>
Construction	-	<b>Frame, Stick Built</b>

Listing Courtesy of Iron Valley Real Estate

### 334 Yeagley Rd, Myerstown, PA 17067



LEGEND: Subject Property This Property

#### EXPIRED

• MLS Listing PALN113322: 3/19/2020

#### List Price

**\$215,000**

Expired Date: 7/18/2020

Days in RPR: 121

Last Price Update: 5/28/2020

#### Current Estimated Value

**\$219,060**

Last RVM® Update: 11/25/2020

RVM® Est. Range:

**\$208,107 – \$230,013**

RVM® Confidence:



RVM® Change

Last 1 Month: **\$6,010**

RVM® Change

Last 12 Months: **6.4%**

Well maintained 3 bedroom, 2 bath ranch with central air on .55 acres backing to field. Large living room with propane fireplace. Huge family room in lower level with tile flooring. Large kitchen with plenty of cabinets and counter space and double lazy susans, just needs a little updating. The c...

#### Home Facts

	Public Facts	Listing Facts
Property Type	Single Family Residence	Single Family Residence
Property Subtype	Single Family	Free Standing
Bedrooms	—	3
Total Baths	2	2
Full Baths	1	2
Partial Baths	1	—
Living Area (sq ft)	1,757	1,757
Lot Size	0.55 acres	0.55 acres
Lot Dimensions	23958 SF	—
Basement (sq ft)	—	1,280
Garage	—	Garage - Front Entry
Garage (spaces)	—	2
Year Built	1974	1974
Total Rooms	—	6
Roofing	—	Shingle
Heating	Hot Water	Hot Water, Hot Water Baseboard
Cooling	Central	Central Air Conditioning
Fireplaces	1	1
Basement	Full Basement	Full, Partially Finished
Construction	—	Brick
Exterior Walls	Brick	—
Number of Stories	1 story with Basement	1

Listing Courtesy of BHHS Homesale Realty- Reading Berks

## Recommended Pricing Strategy

This chart compares the high, low and median price of homes in various listing statuses in the subject property's ZIP code to help determine the asking price for the subject property. The prices of the User Selected Comps are sold prices where available.

	Market Activity For Sale Listings	Market Activity Distressed	Market Activity Expired Listings	Market Activity Pending Sales	Market Activity Sold
<b>Lowest Price</b>	\$150,000	\$175,870	\$85,000	\$174,900	\$93,000
<b>Median Price</b>	\$202,500	\$184,000	\$177,500	\$237,450	\$206,450
<b>Highest Price</b>	\$374,900	\$197,730	\$274,900	\$274,900	\$350,000
<b>Median Price Per Sq. Ft.</b>	\$139	\$105	\$122	\$167	\$118
<b>Median Days in RPR</b>	13.5	—	143.5	69	61

### Sellers

_____ Signature	_____ Date
_____ Signature	_____ Date

### Broker / Agent

_____ Signature	_____ Date
--------------------	---------------

### Seller's Proceeds

	Low	High
<b>Price</b>	\$ <input type="text"/>	\$ <input type="text"/>
<b>Encumbrances</b>		
First Loan	\$ <input type="text"/>	\$ <input type="text"/>
Second Loan	\$ <input type="text"/>	\$ <input type="text"/>
<b>Estimated Closing Costs</b>		
Commissions	\$ <input type="text"/>	\$ <input type="text"/>
Escrow Items	\$ <input type="text"/>	\$ <input type="text"/>
Escrow Fees	\$ <input type="text"/>	\$ <input type="text"/>
Home Warranty	\$ <input type="text"/>	\$ <input type="text"/>
Other Work	\$ <input type="text"/>	\$ <input type="text"/>
Pest Inspection	\$ <input type="text"/>	\$ <input type="text"/>
Tax Stamp	\$ <input type="text"/>	\$ <input type="text"/>
Termite Work	\$ <input type="text"/>	\$ <input type="text"/>
Title Insurance	\$ <input type="text"/>	\$ <input type="text"/>
<b>Seller Concessions</b>	\$ <input type="text"/>	\$ <input type="text"/>
<b>Seller Conveyances</b>	\$ <input type="text"/>	\$ <input type="text"/>
<b>Other</b>	\$ <input type="text"/>	\$ <input type="text"/>
<b>Net Cash to Seller</b>	\$ <input type="text"/>	\$ <input type="text"/>

I understand that the above is an estimate only and not the actual costs which would be incurred if an actual sale is consummated. The estimated amounts above are not guaranteed in any way.

Seller

date



## About RPR (Realtors Property Resource)

- Realtors Property Resource® is a wholly owned subsidiary of the National Association REALTORS®.
- RPR offers comprehensive data – including a nationwide database of 164 million properties – as well as powerful analytics and dynamic reports exclusively for members of the NAR.
- RPR's focus is giving residential and commercial real estate practitioners, brokers, and MLS and Association staff the tools they need to serve their clients.
- This report has been provided to you by a member of the NAR.



## About RPR's Data

RPR generates and compiles real estate and other data from a vast array of sources. The data contained in your report includes some or all of the following:

- **Listing data** from our partner MLSs and CIEs, and related calculations, like estimated value for a property or median sales price for a local market.
- **Public records data** including tax, assessment, and deed information. Foreclosure and distressed data from public records.
- **Market conditions and forecasts** based on listing and public records data.
- **Census and employment data** from the U.S. Census and the U.S. Bureau of Labor Statistics.
- **Demographics and trends data** from Esri. The data in commercial and economic reports includes Tapestry Segmentation, which classifies U.S. residential neighborhoods into unique market segments based on socioeconomic and demographic characteristics.
- **Business data** including consumer expenditures, commercial market potential, retail marketplace, SIC and NAICS business information, and banking potential data from Esri.
- **School data and reviews** from Niche.
- **Specialty data sets** such as walkability scores, traffic counts and flood zones.



## Update Frequency

- Listings and public records data are updated on a continuous basis.
- Charts and statistics calculated from listing and public records data are refreshed monthly.
- Other data sets range from daily to annual updates.

## Learn more

For more information about RPR, please visit RPR's public website: <http://blog.narrpr.com>



**Fill in this information to identify your case:**

Debtor 1	<b>Fitzroy Simeon Lewis</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Heather Ann Lewis</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF PENNSYLVANIA		
Case number (if known)	1:21-bk-00032		

☐ Check if this is an amended filing

**Official Form 106C**

**Schedule C: The Property You Claim as Exempt**

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt**

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
<b>2010 Honda Odyssey 195,000+ miles</b> Line from <i>Schedule A/B</i> : 3.1	<b>\$5,393.00</b>	<input checked="" type="checkbox"/> <b>\$1,398.82</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
<b>2001 Toyota Sienna 250,000+ miles</b> Line from <i>Schedule A/B</i> : 3.2	<b>\$1,511.00</b>	<input checked="" type="checkbox"/> <b>\$1,511.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)
<b>Furniture, appliances, tools, DVDS, books and lawn mower</b> Line from <i>Schedule A/B</i> : 6.1	<b>\$1,675.00</b>	<input checked="" type="checkbox"/> <b>\$1,675.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
<b>TV, desktop computer and laptop</b> Line from <i>Schedule A/B</i> : 7.1	<b>\$635.00</b>	<input checked="" type="checkbox"/> <b>\$635.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
<b>Sewing machine and bow/arrows</b> Line from <i>Schedule A/B</i> : 9.1	<b>\$40.00</b>	<input checked="" type="checkbox"/> <b>\$40.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)

Debtor 1 **Fitzroy Simeon Lewis**  
Debtor 2 **Heather Ann Lewis**

Case number (if known) **1:21-bk-00032**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
<b>Men and women's clothing</b> Line from Schedule A/B: <b>11.1</b>	<b>\$200.00</b>	<input checked="" type="checkbox"/> <b>\$200.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>
<b>Jewelry</b> Line from Schedule A/B: <b>12.1</b>	<b>\$50.00</b>	<input checked="" type="checkbox"/> <b>\$50.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(4)</b>
<b>Cash</b> Line from Schedule A/B: <b>16.1</b>	<b>\$300.00</b>	<input checked="" type="checkbox"/> <b>\$300.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>savings: Lebanon Federal Credit Union</b> Line from Schedule A/B: <b>17.1</b>	<b>\$400.00</b>	<input checked="" type="checkbox"/> <b>\$400.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>checking: Fulton Bank</b> Line from Schedule A/B: <b>17.2</b>	<b>\$80.00</b>	<input checked="" type="checkbox"/> <b>\$80.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>savings: PSECU</b> Line from Schedule A/B: <b>17.3</b>	<b>\$2,500.00</b>	<input checked="" type="checkbox"/> <b>\$2,500.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>savings: PSECU</b> Line from Schedule A/B: <b>17.4</b>	<b>\$1,100.00</b>	<input checked="" type="checkbox"/> <b>\$1,100.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>403b: Fulton Financial Advisors</b> Line from Schedule A/B: <b>21.1</b>	<b>\$489.48</b>	<input checked="" type="checkbox"/> <b>100%</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(12)</b>
<b>403b: Newport Group</b> Line from Schedule A/B: <b>21.2</b>	<b>\$2,612.55</b>	<input checked="" type="checkbox"/> <b>100%</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(12)</b>
<b>Dust to Daylight, Inc. (non profit organization that donates funds to other non profit organization). Dust to Daylight, Inc. is owned by the Debtors. Since March 2019, Debtors have donated \$12,604.15 to the non profit (see Statement of Financial Affairs)</b> Line from Schedule A/B: <b>44.1</b>	<b>\$2,414.90</b>	<input checked="" type="checkbox"/> <b>\$22,021.18</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>

Debtor 1 **Fitzroy Simeon Lewis**  
Debtor 2 **Heather Ann Lewis**

Case number (if known) **1:21-bk-00032**

3. **Are you claiming a homestead exemption of more than \$170,350?**

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

**Fill in this information to identify your case:**

Debtor 1	<b>Fitzroy Simeon Lewis</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Heather Ann Lewis</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<b>MIDDLE DISTRICT OF PENNSYLVANIA</b>		
Case number	<b>1:21-bk-00032</b>		
(if known)			

☐ Check if this is an amended filing

**Official Form 106D**

**Schedule D: Creditors Who Have Claims Secured by Property**

**12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

**1. Do any creditors have claims secured by your property?**

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

**2. List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
<b>2.1 Bank of America</b> <small>Creditor's Name</small>  <b>Attn: Bankruptcy</b> <b>4909 Savarese Circle</b> <b>Tampa, FL 33634</b> <small>Number, Street, City, State &amp; Zip Code</small>	<b>\$119,564.00</b>	<b>\$102,530.00</b>	<b>\$17,034.00</b>
<b>Describe the property that secures the claim:</b> <b>889 Tulpehocken Road Myerstown, PA 17067 Lebanon County</b> <b>Value per market analysis - see attached.</b> <b>(Co-owned with Magdalene Johnson, mother. Magdalene owns 35% interest in the property and the Debtors own 65%)</b>			
<b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
<b>Nature of lien.</b> Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)			
<b>Who owes the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt			
<b>Opened</b> <b>06/10 Last</b> <b>Active 11/20</b>			
<b>Date debt was incurred</b>		<b>Last 4 digits of account number</b> <b>5833</b>	



Debtor 1 **Fitzroy Simeon Lewis**

First Name Middle Name Last Name

Case number (if known)

**1:21-bk-00032**

Debtor 2 **Heather Ann Lewis**

First Name Middle Name Last Name

**2.2 Discover Financial**

Creditor's Name

Describe the property that secures the claim:

**\$15,016.60**

**\$102,530.00**

**\$15,016.60**

**<<<Judgment Lien>>>**  
**889 Tulpehocken Road Myerstown,**  
**PA 17067 Lebanon County**  
**Value per market analysis - see**  
**attached.**  
**(Co-owned with Magdalene**  
**Johnson, mother. Magdalene owns**  
**35% interest in the property and the**  
**Debtors own 65%)**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

**Nature of lien.** Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☒ Judgment lien from a lawsuit

☐ Other (including a right to offset)

**Attn: Bankruptcy**  
**PO Box 3025**  
**New Albany, OH 43054**

Number, Street, City, State & Zip Code

**Who owes the debt?** Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

**Opened**  
**05/06 Last**  
**Active**

Date debt was incurred **11/08/18**

Last 4 digits of account number **4003**

**2.3 Select Portfolio Servicing, Inc**

Creditor's Name

Describe the property that secures the claim:

**\$23,105.00**

**\$102,530.00**

**\$23,105.00**

**889 Tulpehocken Road Myerstown,**  
**PA 17067 Lebanon County**  
**Value per market analysis - see**  
**attached.**  
**(Co-owned with Magdalene**  
**Johnson, mother. Magdalene owns**  
**35% interest in the property and the**  
**Debtors own 65%)**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

**Nature of lien.** Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

**Attn: Bankruptcy**  
**PO Box 65250**  
**Salt Lake City, UT 84165**

Number, Street, City, State & Zip Code

**Who owes the debt?** Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

**Opened**  
**03/07 Last**  
**Active 07/20**

Date debt was incurred **Active 07/20**

Last 4 digits of account number **1061**

Debtor 1 **Fitzroy Simeon Lewis**

First Name Middle Name Last Name

Case number (if known)

**1:21-bk-00032**Debtor 2 **Heather Ann Lewis**

First Name Middle Name Last Name

2.4 **Westlake Financial  
Services**

Creditor's Name

**Attn: Bankruptcy  
PO Box 76809  
Los Angeles, CA 90054**

Number, Street, City, State &amp; Zip Code

Describe the property that secures the claim:

**\$3,994.18****\$5,393.00****\$0.00****2010 Honda Odyssey 195,000+  
miles**

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☐ Other (including a right to offset)

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt**Opened  
03/20 Last**Date debt was incurred **Active 10/20**Last 4 digits of account number **5433**

Add the dollar value of your entries in Column A on this page. Write that number here:

**\$161,679.78**If this is the last page of your form, add the dollar value totals from all pages.  
Write that number here:**\$161,679.78****Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

[ ]

Name, Number, Street, City, State & Zip Code  
**Weltman, Weinberg & Reis Co, LPA  
170 South Independence Mall W  
Suite 874 W  
Philadelphia, PA 19106**On which line in Part 1 did you enter the creditor? **2.2**

Last 4 digits of account number \_\_\_\_

**Fill in this information to identify your case:**

Debtor 1	<b>Fitzroy Simeon Lewis</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	<b>Heather Ann Lewis</b>		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<b>MIDDLE DISTRICT OF PENNSYLVANIA</b>		
Case number (if known)	<b>1:21-bk-00032</b>		

☐ Check if this is an amended filing

Official Form 106E/F

**Schedule E/F: Creditors Who Have Unsecured Claims**

**12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims**

1. Do any creditors have priority unsecured claims against you?

☒ No. Go to Part 2.

☐ Yes.

**Part 2: List All of Your NONPRIORITY Unsecured Claims**

3. Do any creditors have nonpriority unsecured claims against you?

☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.

☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

			Total claim
4.1	<b>Barclays Bank Delaware</b> Nonpriority Creditor's Name <b>Attn: Bankruptcy</b> <b>PO Box 8801</b> <b>Wilmington, DE 19899</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <b>5057</b>  <b>Opened 11/07 Last Active 01/19</b> When was the debt incurred?  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Credit Card Purchases</b>	<b>\$4,015.00</b>

Debtor 1 **Fitzroy Simeon Lewis**  
Debtor 2 **Heather Ann Lewis**

Case number (if known) **1:21-bk-00032**

4.2	<b>Citibank</b> Nonpriority Creditor's Name <b>c/o Cavalry Portfolio Services</b> <b>500 Summit Lake, Suite 400</b> <b>Valhalla, NY 10595</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>2225</u> <b>When was the debt incurred?</b> <u>Opened 10/19 Last Active 02/19</u> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Credit Card Purchases</u>	<b>\$2,278.05</b>
4.3	<b>Fed Loan Servicing</b> Nonpriority Creditor's Name <b>Attn: Bankruptcy</b> <b>PO Box 69184</b> <b>Harrisburg, PA 17106</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>0008</u> <b>When was the debt incurred?</b> <u>Opened 08/16 Last Active 10/01/20</u> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input checked="" type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____	<b>\$12,593.00</b>
4.4	<b>Fed Loan Servicing</b> Nonpriority Creditor's Name <b>Attn: Bankruptcy</b> <b>PO Box 69184</b> <b>Harrisburg, PA 17106</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>0004</u> <b>When was the debt incurred?</b> <u>Opened 08/14 Last Active 10/01/20</u> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input checked="" type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____	<b>\$8,684.00</b>
<b>Student Loan Obligation</b>			

Debtor 1 **Fitzroy Simeon Lewis**  
Debtor 2 **Heather Ann Lewis**

Case number (if known) **1:21-bk-00032**

4.5	<b>Fed Loan Servicing</b> Nonpriority Creditor's Name <b>Attn: Bankruptcy</b> <b>PO Box 69184</b> <b>Harrisburg, PA 17106</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>0006</u> <b>\$8,243.00</b>  <b>When was the debt incurred?</b> <u>Opened 08/15 Last Active 10/01/20</u>  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input checked="" type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____
<b>Student Loan Obligation</b>		

4.6	<b>Fed Loan Servicing</b> Nonpriority Creditor's Name <b>Attn: Bankruptcy</b> <b>PO Box 69184</b> <b>Harrisburg, PA 17106</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>0002</u> <b>\$7,427.00</b>  <b>When was the debt incurred?</b> <u>Opened 08/13 Last Active 10/01/20</u>  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input checked="" type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____
<b>Student Loan Obligation</b>		

4.7	<b>Fed Loan Servicing</b> Nonpriority Creditor's Name <b>Attn: Bankruptcy</b> <b>PO Box 69184</b> <b>Harrisburg, PA 17106</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>0003</u> <b>\$5,532.00</b>  <b>When was the debt incurred?</b> <u>Opened 08/14 Last Active 10/01/20</u>  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input checked="" type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____
<b>Student Loan Obligation</b>		



Debtor 1 **Fitzroy Simeon Lewis**  
Debtor 2 **Heather Ann Lewis**

Case number (if known) **1:21-bk-00032**

4.8

**Fed Loan Servicing**

Nonpriority Creditor's Name

**Attn: Bankruptcy**

**PO Box 69184**

**Harrisburg, PA 17106**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

☐ Debtor 1 only

☒ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

☒ No

☐ Yes

Last 4 digits of account number **0005**

**\$5,530.00**

**Opened 08/15 Last Active**

**When was the debt incurred?** **10/01/20**

**As of the date you file, the claim is:** Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

**Type of NONPRIORITY unsecured claim:**

☒ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Other. Specify \_\_\_\_\_

**Student Loan Obligation**

4.9

**Fed Loan Servicing**

Nonpriority Creditor's Name

**Attn: Bankruptcy**

**PO Box 69184**

**Harrisburg, PA 17106**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

☐ Debtor 1 only

☒ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

☒ No

☐ Yes

Last 4 digits of account number **0001**

**\$3,585.00**

**Opened 08/13 Last Active**

**When was the debt incurred?** **10/01/20**

**As of the date you file, the claim is:** Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

**Type of NONPRIORITY unsecured claim:**

☒ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Other. Specify \_\_\_\_\_

**Student Loan Obligation**

4.1  
0

**Fed Loan Servicing**

Nonpriority Creditor's Name

**Attn: Bankruptcy**

**PO Box 69184**

**Harrisburg, PA 17106**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

☐ Debtor 1 only

☒ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

☒ No

☐ Yes

Last 4 digits of account number **0007**

**\$1,235.00**

**Opened 08/16 Last Active**

**When was the debt incurred?** **10/01/20**

**As of the date you file, the claim is:** Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

**Type of NONPRIORITY unsecured claim:**

☒ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Other. Specify \_\_\_\_\_

**Student Loan Obligation**

Debtor 1 **Fitzroy Simeon Lewis**  
Debtor 2 **Heather Ann Lewis**

Case number (if known) **1:21-bk-00032**

4.1  
1

**Fed Loan Servicing**

Last 4 digits of account number **0010** **\$766.00**

Nonpriority Creditor's Name

**Attn: Bankruptcy**

**PO Box 69184**

**Harrisburg, PA 17106**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☒ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred? **Opened 12/17 Last Active 10/01/20**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☒ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Other. Specify

**Student Loan Obligation**

4.1  
2

**Heartland ECSI**

Last 4 digits of account number **4B43** **\$5,221.00**

Nonpriority Creditor's Name

**PO Box 1278**

**Wexford, PA 15090**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☒ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Other. Specify

**Student Loan Obligation**

4.1  
3

**MOHELA**

Last 4 digits of account number **0004** **\$8,250.00**

Nonpriority Creditor's Name

**Attn: Bankruptcy**

**633 Spirit Drive**

**Chesterfield, MO 63005**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred? **Opened 08/15 Last Active 11/20**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Student Loan Obligation**

Debtor 1 **Fitzroy Simeon Lewis**  
Debtor 2 **Heather Ann Lewis**

Case number (if known) **1:21-bk-00032**

4.1  
4

**MOHELA**

Nonpriority Creditor's Name

**Attn: Bankruptcy  
633 Spirit Drive  
Chesterfield, MO 63005**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number **0006**

**\$7,820.00**

**When was the debt incurred?** **Opened 08/16 Last Active 11/20**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
**Type of NONPRIORITY unsecured claim:**  
☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **Student Loan Obligation**

4.1  
5

**MOHELA**

Nonpriority Creditor's Name

**Attn: Bankruptcy  
633 Spirit Drive  
Chesterfield, MO 63005**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number **0008**

**\$7,615.00**

**When was the debt incurred?** **Opened 11/17 Last Active 11/20**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
**Type of NONPRIORITY unsecured claim:**  
☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **Student Loan Obligation**

4.1  
6

**MOHELA**

Nonpriority Creditor's Name

**Attn: Bankruptcy  
633 Spirit Drive  
Chesterfield, MO 63005**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number **0007**

**\$5,659.00**

**When was the debt incurred?** **Opened 11/17 Last Active 11/20**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
**Type of NONPRIORITY unsecured claim:**  
☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **Student Loan Obligation**

Debtor 1 **Fitzroy Simeon Lewis**  
Debtor 2 **Heather Ann Lewis**

Case number (if known) **1:21-bk-00032**

4.1  
7

**MOHELA**

Nonpriority Creditor's Name

**Attn: Bankruptcy  
633 Spirit Drive  
Chesterfield, MO 63005**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Last 4 digits of account number **0003**

**\$5,653.00**

When was the debt incurred? **Opened 08/15 Last Active 11/20**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
Type of NONPRIORITY unsecured claim:  
☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **Student Loan Obligation**

4.1  
8

**MOHELA**

Nonpriority Creditor's Name

**Attn: Bankruptcy  
633 Spirit Drive  
Chesterfield, MO 63005**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Last 4 digits of account number **0005**

**\$5,634.00**

When was the debt incurred? **Opened 08/16 Last Active 11/20**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
Type of NONPRIORITY unsecured claim:  
☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **Student Loan Obligation**

4.1  
9

**MOHELA**

Nonpriority Creditor's Name

**Attn: Bankruptcy  
633 Spirit Drive  
Chesterfield, MO 63005**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Last 4 digits of account number **0002**

**\$4,255.00**

When was the debt incurred? **Opened 05/15 Last Active 11/20**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
Type of NONPRIORITY unsecured claim:  
☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **Student Loan Obligation**

Debtor 1 **Fitzroy Simeon Lewis**  
Debtor 2 **Heather Ann Lewis**

Case number (if known) **1:21-bk-00032**

4.2  
0

**MOHELA**

Nonpriority Creditor's Name

**Attn: Bankruptcy  
633 Spirit Drive  
Chesterfield, MO 63005**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Last 4 digits of account number **0001**

**\$2,833.00**

When was the debt incurred? **Opened 05/15 Last Active 11/20**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
Type of NONPRIORITY unsecured claim:  
☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **Student Loan Obligation**

4.2  
1

**Navient**

Nonpriority Creditor's Name

**Attn: Bankruptcy  
PO Box 9640  
Wilkes Barre, PA 18773**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☒ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Last 4 digits of account number **0312**

**\$14,761.00**

When was the debt incurred? **Opened 03/04 Last Active 11/11/20**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
Type of NONPRIORITY unsecured claim:  
☒ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☐ Other. Specify

**Student Loan Obligation**

4.2  
2

**U.S. Bank, N.A.**

Nonpriority Creditor's Name

**c/o Portfolio Recovery  
120 Corporate Boulevard  
Norfolk, VA 23502**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☒ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Last 4 digits of account number **7582**

**\$7,326.27**

When was the debt incurred? **Opened 06/20 Last Active 02/19**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
Type of NONPRIORITY unsecured claim:  
☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **Credit Card Purchases**

**Part 3: List Others to Be Notified About a Debt That You Already Listed**



Debtor 1 **Fitzroy Simeon Lewis**  
Debtor 2 **Heather Ann Lewis**

Case number (if known) **1:21-bk-00032**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

			Total Claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$ 0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e. Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
Total claims from Part 2	6f. Student loans	6f.	\$ 73,577.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 61,338.32
	6j. Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 134,915.32

**Fill in this information to identify your case:**

Debtor 1 **Fitzroy Simeon Lewis**  
First Name Middle Name Last Name

Debtor 2 **Heather Ann Lewis**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **MIDDLE DISTRICT OF PENNSYLVANIA**

Case number **1:21-bk-00032**  
(if known)

☐ Check if this is an amended filing

**Official Form 106G****Schedule G: Executory Contracts and Unexpired Leases****12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

**1. Do you have any executory contracts or unexpired leases?**

- ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).

**2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Name  Number Street  City State ZIP Code	
2.2 Name  Number Street  City State ZIP Code	
2.3 Name  Number Street  City State ZIP Code	
2.4 Name  Number Street  City State ZIP Code	
2.5 Name  Number Street  City State ZIP Code	

**Fill in this information to identify your case:**

Debtor 1 **Fitzroy Simeon Lewis**  
First Name Middle Name Last Name

Debtor 2 **Heather Ann Lewis**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **MIDDLE DISTRICT OF PENNSYLVANIA**

Case number **1:21-bk-00032**  
(if known)

☐ Check if this is an amended filing

## Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

☒ No  
☐ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

☒ No. Go to line 3.  
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

**Column 1: Your codebtor**

Name, Number, Street, City, State and ZIP Code

**3.1**

Name

Number Street  
City State ZIP Code

**Column 2: The creditor to whom you owe the debt**

Check all schedules that apply:

☐ Schedule D, line \_\_\_\_\_  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G, line \_\_\_\_\_

**3.2**

Name

Number Street  
City State ZIP Code

☐ Schedule D, line \_\_\_\_\_  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G, line \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1 Fitzroy Simeon Lewis

Debtor 2 Heather Ann Lewis  
(Spouse, if filing)

United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA

Case number 1:21-bk-00032  
(If known)

Check if this is:

- ☐ An amended filing  
☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

- ☒ Employed  
☐ Not employed

Community Coordinator

SARCC

615 Cumberland Street  
Lebanon, PA 17042

Debtor 2 or non-filing spouse

- ☒ Employed  
☐ Not employed

Billing Coordinator

Real Alternatives

7810 Allentown Boulevard  
Harrisburg, PA 17112

How long employed there?

Began October 19, 2020

6 years, 2 months

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>3,541.72</u>	\$ <u>1,241.95</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>36.76</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>3,578.48</u>	\$ <u>1,241.95</u>

	For Debtor 1	For Debtor 2 or non-filing spouse	
<b>Copy line 4 here</b> .....	4. \$ <b>3,578.48</b>	\$ <b>1,241.95</b>	
<b>5. List all payroll deductions:</b>			
5a. <b>Tax, Medicare, and Social Security deductions</b>	5a. \$ <b>413.27</b>	\$ <b>146.30</b>	
5b. <b>Mandatory contributions for retirement plans</b>	5b. \$ <b>0.00</b>	\$ <b>0.00</b>	
5c. <b>Voluntary contributions for retirement plans</b>	5c. \$ <b>0.00</b>	\$ <b>24.84</b>	
5d. <b>Required repayments of retirement fund loans</b>	5d. \$ <b>0.00</b>	\$ <b>0.00</b>	
5e. <b>Insurance</b>	5e. \$ <b>70.59</b>	\$ <b>0.00</b>	
5f. <b>Domestic support obligations</b>	5f. \$ <b>0.00</b>	\$ <b>0.00</b>	
5g. <b>Union dues</b>	5g. \$ <b>0.00</b>	\$ <b>0.00</b>	
5h. <b>Other deductions.</b> Specify: .....	5h.+ \$ <b>0.00</b>	+ \$ <b>0.00</b>	
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <b>483.86</b>	\$ <b>171.14</b>	
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ <b>3,094.62</b>	\$ <b>1,070.81</b>	
<b>8. List all other income regularly received:</b>			
8a. <b>Net income from rental property and from operating a business, profession, or farm</b> Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>0.00</b>	\$ <b>0.00</b>	
8b. <b>Interest and dividends</b>	8b. \$ <b>0.00</b>	\$ <b>0.00</b>	
8c. <b>Family support payments that you, a non-filing spouse, or a dependent regularly receive</b> Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>0.00</b>	
8d. <b>Unemployment compensation</b>	8d. \$ <b>0.00</b>	\$ <b>0.00</b>	
8e. <b>Social Security</b>	8e. \$ <b>0.00</b>	\$ <b>0.00</b>	
8f. <b>Other government assistance that you regularly receive</b> Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: <b>Food stamps</b>	8f. \$ <b>0.00</b>	\$ <b>310.00</b>	
8g. <b>Pension or retirement income</b>	8g. \$ <b>0.00</b>	\$ <b>0.00</b>	
8h. <b>Other monthly income.</b> Specify: <b>Tax refund (2019)</b>	8h.+ \$ <b>770.84</b>	+ \$ <b>0.00</b>	
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <b>770.84</b>	\$ <b>310.00</b>	
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <b>3,865.46</b>	+ \$ <b>1,380.81</b>	= \$ <b>5,246.27</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: .....			
		11. +\$ <b>0.00</b>	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies		12. \$ <b>5,246.27</b>	<b>Combined monthly income</b>
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>			
<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: <div style="border: 1px solid black; padding: 5px; margin-top: 5px;"> <p><b>The amount listed on line 3 is the average net monthly amount received from Debtor's bonus annualized over 12 months.</b></p> <p><b>Spouse is pregnant and due in February 2021. She will have to reduce her hours at work and their expenses will increase once their baby is born.</b></p> </div>			



Fill in this information to identify your case:

Debtor 1 Fitzroy Simeon Lewis

Debtor 2 Heather Ann Lewis  
(Spouse, if filing)

United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA

Case number 1:21-bk-00032  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Son

2

☐ No  
☒ Yes

Son

3

☐ No  
☒ Yes

Son

9

☐ No  
☒ Yes

Daughter

12

☐ No  
☒ Yes

Son

14

☐ No  
☒ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No  
☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 741.37

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 166.67

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Fitzroy Simeon Lewis**  
Debtor 2 **Heather Ann Lewis**

---

Case number (if known) **1:21-bk-00032**

---

Debtor 1 **Fitzroy Simeon Lewis**  
Debtor 2 **Heather Ann Lewis**

Case number (if known) **1:21-bk-00032**

6. <b>Utilities:</b>	
6a. Electricity, heat, natural gas	6a. \$ <u>505.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>125.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>0.00</u>
6d. Other. Specify: <u>Internet</u>	6d. \$ <u>10.00</u>
7. <b>Food and housekeeping supplies</b>	7. \$ <u>1,400.00</u>
8. <b>Childcare and children's education costs</b>	8. \$ <u>100.00</u>
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$ <u>415.00</u>
10. <b>Personal care products and services</b>	10. \$ <u>175.00</u>
11. <b>Medical and dental expenses</b>	11. \$ <u>175.00</u>
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>325.00</u>
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ <u>150.00</u>
14. <b>Charitable contributions and religious donations</b>	14. \$ <u>600.00</u>
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>33.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>100.00</u>
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>
17. <b>Installment or lease payments:</b>	
17a. Car payments for Vehicle 1	17a. \$ <u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify: _____	17c. \$ <u>0.00</u>
17d. Other. Specify: _____	17d. \$ <u>0.00</u>
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18. \$ <u>0.00</u>
19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____	\$ <u>0.00</u>
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>	
20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>
21. <b>Other:</b> Specify: _____	21. +\$ <u>0.00</u>
22. <b>Calculate your monthly expenses</b>	
22a. Add lines 4 through 21.	\$ <u>5,021.04</u>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ _____
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ <u>5,021.04</u>
23. <b>Calculate your monthly net income.</b>	
23a. Copy line 12 ( <i>your combined monthly income</i> ) from Schedule I.	23a. \$ <u>5,246.27</u>
23b. Copy your monthly expenses from line 22c above.	23b. -\$ <u>5,021.04</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ <u>225.23</u>
24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
<input checked="" type="checkbox"/> No.	
<input type="checkbox"/> Yes.	Explain here: _____

**Fill in this information to identify your case:**

Debtor 1 **Fitzroy Simeon Lewis**  
First Name Middle Name Last Name

Debtor 2 **Heather Ann Lewis**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA

Case number **1:21-bk-00032**  
(if known)

☐ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Fitzroy Simeon Lewis

**Fitzroy Simeon Lewis**

Signature of Debtor 1

Date January 18, 2021

X /s/ Heather Ann Lewis

**Heather Ann Lewis**

Signature of Debtor 2

Date January 18, 2021

**Fill in this information to identify your case:**

Debtor 1 **Fitzroy Simeon Lewis**  
First Name Middle Name Last Name

Debtor 2 **Heather Ann Lewis**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **MIDDLE DISTRICT OF PENNSYLVANIA**

Case number **1:21-bk-00032**  
(if known)

☐ Check if this is an amended filing

**Official Form 107****Statement of Financial Affairs for Individuals Filing for Bankruptcy**

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Give Details About Your Marital Status and Where You Lived Before****1. What is your current marital status?**

- ☒ Married  
☐ Not married

**2. During the last 3 years, have you lived anywhere other than where you live now?**

- ☒ No  
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

**Debtor 1 Prior Address:****Dates Debtor 1  
lived there****Debtor 2 Prior Address:****Dates Debtor 2  
lived there****3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?** (*Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.*)

- ☒ No  
☐ Yes. Make sure you fill out *Schedule H: Your Creditors* (Official Form 106H).

**Part 2 Explain the Sources of Your Income****4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No  
☒ Yes. Fill in the details.

**From January 1 of current year until  
the date you filed for bankruptcy:****Debtor 1****Sources of income**  
Check all that apply.**Gross income**  
(before deductions and  
exclusions)☒ Wages, commissions,  
bonuses, tips**\$0.00**☐ Operating a business**Debtor 2****Sources of income**  
Check all that apply.**Gross income**  
(before deductions and  
exclusions)☒ Wages, commissions,  
bonuses, tips**\$0.00**☐ Operating a business

	<b>Debtor 1</b>		<b>Debtor 2</b>
	<b>Sources of income</b> Check all that apply.	<b>Gross income</b> (before deductions and exclusions)	<b>Sources of income</b> Check all that apply.
<b>For last calendar year:</b> <b>(January 1 to December 31, 2020 )</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$29,285.03</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
<b>For the calendar year before that:</b> <b>(January 1 to December 31, 2019 )</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$35,624.00</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No  
☒ Yes. Fill in the details.

	<b>Debtor 1</b>		<b>Debtor 2</b>
	<b>Sources of income</b> Describe below.	<b>Gross income from each source</b> (before deductions and exclusions)	<b>Sources of income</b> Describe below.
<b>For last calendar year:</b> <b>(January 1 to December 31, 2020 )</b>	<b>Unemployment Compensation</b>	<b>\$4,498.00</b>	

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**

**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825\* or more?

- ☐ No. Go to line 7.  
☐ Yes List below each creditor to whom you paid a total of \$6,825\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☐ No. Go to line 7.  
☒ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.



Debtor 1 **Fitzroy Simeon Lewis**  
Debtor 2 **Heather Ann Lewis**

Case number (if known) **1:21-bk-00032**

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
<b>Westlake Financial Services</b> <b>Attn: Bankruptcy</b> <b>PO Box 76809</b> <b>Los Angeles, CA 90054</b>	<b>\$250.00 - 12/25/20</b> <b>\$260.00 - 12/03/20</b> <b>\$250.00 - 11/03/20</b> <b>\$250.00 - 10/23/20</b>	<b>\$1,010.00</b>	<b>\$3,994.18</b>	<input type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other__
<b>Bank of America</b> <b>Attn: Bankruptcy</b> <b>4909 Savarese Circle</b> <b>Tampa, FL 33634</b>	<b>\$741.37 -</b> <b>December 2020</b>	<b>\$741.37</b>	<b>\$119,564.00</b>	<input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other__

7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**  
*Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.*

- ☒ No  
☐ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
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8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**  
Include payments on debts guaranteed or cosigned by an insider.

- ☒ No  
☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
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**Part 4: Identify Legal Actions, Repossessions, and Foreclosures**

9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**  
List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No  
☒ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
<b>Discover Bank, Plaintiff vs.</b> <b>Fitzroy Lewis, Defendant</b> <b>2019-01240</b>	<b>Civil - Collection</b>	<b>Court of Common Pleas -</b> <b>Lebanon Co.</b> <b>400 South 8th Street</b> <b>Lebanon, PA 17042</b>	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
			<b>Judgment received for</b> <b>Plaintiff</b>

10. **Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**  
Check all that apply and fill in the details below.

- ☒ No. Go to line 11.  
☐ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property Explain what happened	Date	Value of the property
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11. **Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

- ☒ No  
☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
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12. **Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

- ☒ No  
☐ Yes

**Part 5: List Certain Gifts and Contributions**

13. **Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?**

- ☒ No  
☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address:			

14. **Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?**

- ☐ No  
☒ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value
Dust to Daylight, Inc. 889 Tulpehocken Road Myerstown, PA 17067	Cash	03/19 - present	\$12,604.15

**Part 6: List Certain Losses**

15. **Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?**

- ☒ No  
☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .	Date of your loss	Value of property lost
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**Part 7: List Certain Payments or Transfers**

16. **Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?**  
Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No  
☒ Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Imblum Law Offices PC 4615 Derry Street Harrisburg, PA 17111 gary.imblum@imblumlaw.com Mid Penn Legal Services	Attorney Fees	Retainer fee in the amount of \$1,400.00 includes the following fees: tri-merge credit report and filing fee.	\$1,400.00

17. **Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?**  
Do not include any payment or transfer that you listed on line 16.

☐ No  
☒ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Ruggero Law Firm, PC	(4) payments of \$350.00/monthly in 2020		\$1,400.00

18. **Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**  
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

☒ No  
☐ Yes. Fill in the details.

Person Who Received Transfer Address Person's relationship to you	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
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19. **Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary?** (These are often called *asset-protection devices*.)

☒ No  
☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
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**Part 8:** List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?  
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☐ No  
☐ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
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21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☐ No  
☐ Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☐ No  
☐ Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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**Part 9:** Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☐ No  
☐ Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
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**Part 10:** Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☐ No  
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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Debtor 1 **Fitzroy Simeon Lewis**  
Debtor 2 **Heather Ann Lewis**

Case number (if known) **1:21-bk-00032**

**25. Have you notified any governmental unit of any release of hazardous material?**

- ☒ No  
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice

**26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.**

- ☒ No  
☐ Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case

**Part 11: Give Details About Your Business or Connections to Any Business**

**27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?**

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)  
☐ A partner in a partnership  
☐ An officer, director, or managing executive of a corporation  
☐ An owner of at least 5% of the voting or equity securities of a corporation  
☐ No. None of the above applies. Go to Part 12.

- ☒ Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN. Dates business existed
<b>Dust to Daylight, Inc.</b> <b>889 Tulpehocken Road</b> <b>Myerstown, PA 17067</b>	<b>Charitable Organization</b>	<b>EIN: 83-2623330</b> <b>From-To 2018 - present</b>

**28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.**

- ☒ No  
☐ Yes. Fill in the details below.

Name Address (Number, Street, City, State and ZIP Code)	Date Issued

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  
18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Fitzroy Simeon Lewis  
Fitzroy Simeon Lewis  
Signature of Debtor 1

/s/ Heather Ann Lewis  
Heather Ann Lewis  
Signature of Debtor 2

Date **January 18, 2021**

Date **January 18, 2021**

**Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?**

- ☒ No  
☐ Yes

Debtor 1 **Fitzroy Simeon Lewis**  
Debtor 2 **Heather Ann Lewis**

Case number (if known) **1:21-bk-00032**

**Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?**

☒ No

☐ Yes. Name of Person \_\_\_\_\_. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).



Fill in this information to identify your case:

Debtor 1 Fitzroy Simeon Lewis

Debtor 2 Heather Ann Lewis  
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Pennsylvania

Case number 1:21-bk-00032  
(if known)

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

- ☒ 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
- ☐ 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
- ☒ 3. The commitment period is 3 years.
- ☐ 4. The commitment period is 5 years.

☐ Check if this is an amended filing

## Official Form 122C-1

### Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

04/20

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

**Part 1: Calculate Your Average Monthly Income**

1. **What is your marital and filing status?** Check one only.

☐ **Not married.** Fill out Column A, lines 2-11.

☒ **Married.** Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. <b>Your gross wages, salary, tips, bonuses, overtime, and commissions</b> (before all payroll deductions).	\$ <b>3,343.55</b>	\$ <b>1,241.95</b>
3. <b>Alimony and maintenance payments.</b> Do not include payments from a spouse if Column B is filled in.	\$ <b>0.00</b>	\$ <b>0.00</b>
4. <b>All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support.</b> Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3.	\$ <b>0.00</b>	\$ <b>0.00</b>
5. <b>Net income from operating a business, profession, or farm</b>	<b>Debtor 1</b> Gross receipts (before all deductions) \$ <b>0.00</b> Ordinary and necessary operating expenses -\$ <b>0.00</b> Net monthly income from a business, profession, or farm \$ <b>0.00</b>	Copy here -> \$ <b>0.00</b>
6. <b>Net income from rental and other real property</b>	<b>Debtor 1</b> Gross receipts (before all deductions) \$ <b>0.00</b> Ordinary and necessary operating expenses -\$ <b>0.00</b> Net monthly income from rental or other real property \$ <b>0.00</b>	Copy here -> \$ <b>0.00</b>

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
<b>7. Interest, dividends, and royalties</b>	\$ <b>0.00</b>	\$ <b>0.00</b>
<b>8. Unemployment compensation</b>	\$ <b>0.00</b>	\$ <b>0.00</b>
Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:		
For you .....	\$ <b>173.00</b>	
For your spouse .....	\$ <b>0.00</b>	
<b>9. Pension or retirement income.</b> Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.	\$ <b>0.00</b>	\$ <b>0.00</b>
<b>10. Income from all other sources not listed above.</b> Specify the source and amount. Do not include any benefits received under the Social Security Act; payments made under the Federal law relating to the national emergency declared by the President under the National Emergencies Act (50 U.S.C. 1601 et seq.) with respect to the coronavirus disease 2019 (COVID-19); payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.	\$ <b>0.00</b>	\$ <b>0.00</b>
	\$ <b>0.00</b>	\$ <b>0.00</b>
	\$ <b>0.00</b>	\$ <b>0.00</b>
Total amounts from separate pages, if any.	+ \$ <b>0.00</b>	\$ <b>0.00</b>
<b>11. Calculate your total average monthly income.</b> Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.	\$ <b>3,343.55</b>	+ \$ <b>1,241.95</b> = \$ <b>4,585.50</b>
		Total average monthly income

**Part 2: Determine How to Measure Your Deductions from Income**

**12. Copy your total average monthly income from line 11.** ..... \$ **4,585.50**

**13. Calculate the marital adjustment.** Check one:

☐ You are not married. Fill in 0 below.

☒ You are married and your spouse is filing with you. Fill in 0 below.

☐ You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents. Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

..... \$ ..... ..... \$ ..... ..... +\$ .....	Total ..... \$ <b>0.00</b>
---	----------------------------

Copy here=> - **0.00**

**14. Your current monthly income.** Subtract line 13 from line 12. \$ **4,585.50**

**15. Calculate your current monthly income for the year.** Follow these steps:

15a. Copy line 14 here=> ..... \$ **4,585.50**

Debtor 1 **Fitzroy Simeon Lewis**  
Debtor 2 **Heather Ann Lewis**

Case number (if known) **1:21-bk-00032**

Multiply line 15a by 12 (the number of months in a year).

**x 12**

15b. The result is your current monthly income for the year for this part of the form. ....

**\$ 55,026.00**

**16. Calculate the median family income that applies to you.** Follow these steps:

- 16a. Fill in the state in which you live. PA
- 16b. Fill in the number of people in your household. 7
- 16c. Fill in the median family income for your state and size of household. \$ 130,857.00  
To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**17. How do the lines compare?**

- 17a. ☒ Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3.** Do NOT fill out *Calculation of Your Disposable Income* (Official Form 122C-2).
- 17b. ☐ Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2).** On line 39 of that form, copy your current monthly income from line 14 above.

**Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)**

18. Copy your total average monthly income from line 11. \$ 4,585.50

19. **Deduct the marital adjustment if it applies.** If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.

19a. If the marital adjustment does not apply, fill in 0 on line 19a. -\$ 0.00

19b. Subtract line 19a from line 18.

\$ 4,585.50

**20. Calculate your current monthly income for the year.** Follow these steps:

20a. Copy line 19b \$ 4,585.50

Multiply by 12 (the number of months in a year). x 12

20b. The result is your current monthly income for the year for this part of the form

\$ 55,026.00

20c. Copy the median family income for your state and size of household from line 16c \$ 130,857.00

**21. How do the lines compare?**

- ☒ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.
- ☐ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.

**Part 4: Sign Below**

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

**X /s/ Fitzroy Simeon Lewis**

**Fitzroy Simeon Lewis**  
Signature of Debtor 1

Date **January 18, 2021**  
MM / DD / YYYY

**X /s/ Heather Ann Lewis**

**Heather Ann Lewis**  
Signature of Debtor 2

Date **January 18, 2021**  
MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,  
and

Your debts are primarily consumer debts.  
*Consumer debts* are defined in 11 U.S.C.  
§ 101(8) as "incurred by an individual  
primarily for a personal, family, or  
household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under  
one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan  
for family farmers or  
fishermen

Chapter 13 - Voluntary repayment plan  
for individuals with regular  
income

**You should have an attorney review your  
decision to file for bankruptcy and the choice of  
chapter.**

## Chapter 7: Liquidation

\$245 filing fee

\$78 administrative fee

+ \$15 trustee surcharge

\$338 total fee

Chapter 7 is for individuals who have financial  
difficulty preventing them from paying their debts  
and who are willing to allow their non-exempt  
property to be used to pay their creditors. The  
primary purpose of filing under chapter 7 is to have  
your debts discharged. The bankruptcy discharge  
relieves you after bankruptcy from having to pay  
many of your pre-bankruptcy debts. Exceptions exist  
for particular debts, and liens on property may still  
be enforced after discharge. For example, a creditor  
may have the right to foreclose a home mortgage or  
repossess an automobile.

However, if the court finds that you have committed  
certain kinds of improper conduct described in the  
Bankruptcy Code, the court may deny your  
discharge.

You should know that even if you file chapter 7 and  
you receive a discharge, some debts are not  
discharged under the law. Therefore, you may still  
be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement  
obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

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## Chapter 11: Reorganization

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	\$1,167	filing fee
+	\$571	administrative fee
	\$1,738	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.



## Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$78	administrative fee
	\$278	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

### Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$78	administrative fee
	\$313	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### **Warning: File Your Forms on Time**

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:  
<http://www.uscourts.gov/forms/bankruptcy-forms>

### **Bankruptcy crimes have serious consequences**

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### **Make sure the court has your mailing address**

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### **Understand which services you could receive from credit counseling agencies**

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:  
<http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

In Alabama and North Carolina, go to:  
<http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

**United States Bankruptcy Court**  
**Middle District of Pennsylvania**

In re **Fitzroy Simeon Lewis**  
**Heather Ann Lewis**

Debtor(s)

Case No.

Chapter

**13**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$	<b>see 5d below</b>
Prior to the filing of this statement I have received .....	\$	<b>997.00</b>
Balance Due .....	\$	<b>see 5d below</b>

2. The source of the compensation paid to me was:

☐ Debtor ☒ Other (specify): **Mid Penn Legal Services**

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

**(Lodestar) SUPPLEMENT TO NUMBER 1, ABOVE:**

**Debtor's counsel will keep a record of all time invested in this case by counsel and paralegals. The hourly rate for Debtor's counsel is \$295.00 per hour. The hourly rate for associate counsel is \$235.00 per hour. The hourly rate for paralegal time is \$135.00 per hour. These hourly rates are subject to revision at the end of each calendar year.**

**In addition to fees, Debtor(s) will be responsible for expenses, including photo copying, travel (where applicable), postage, court costs, filing fees, and similar expenses which are incurred by counsel in the course of performing services for the Debtor(s).**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**None**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

\_\_\_\_\_  
Date

\_\_\_\_\_  
/s/ Gary J. Imblum

**Gary J. Imblum**

*Signature of Attorney*

**Imblum Law Offices PC**

**4615 Derry Street**

**Harrisburg, PA 17111**

**717-238-5250 Fax: 717-558-8990**

**gary.imblum@imblumlaw.com**

\_\_\_\_\_  
Name of law firm

**United States Bankruptcy Court  
Middle District of Pennsylvania**

In re **Fitzroy Simeon Lewis  
Heather Ann Lewis**

Debtor(s)

Case No. **1:21-bk-00032**  
Chapter **13**

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **January 18, 2021**

**/s/ Fitzroy Simeon Lewis**

**Fitzroy Simeon Lewis**

Signature of Debtor

Date: **January 18, 2021**

**/s/ Heather Ann Lewis**

**Heather Ann Lewis**

Signature of Debtor